

1 weighted-average original LTV ratio for the mortgage loans in loan group 1 will be
2 approximately 74.69%." ARMT 2006-1 Pros. Sup. III-3.

3 (j) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
4 entitled "Group 2 Original LTV Ratios." This table divided the mortgage loans in loan group 2
5 into nine categories of original LTV (for example, less than 50%, 50.01% to 55%, 55.01% to
6 60%, etc.). The table made untrue and misleading statements about the number of mortgage
7 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
8 outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-9.

9 (k) "The minimum original LTV ratio and the maximum original LTV ratio for the
10 mortgage loans in loan group 2 are 32.99% and 90.00%, respectively. As of the cut-off date, the
11 weighted-average original LTV ratio for the mortgage loans in loan group 2 will be
12 approximately 74.25%." ARMT 2006-1 Pros. Sup. III-9.

13 (l) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
14 entitled "Group 3 Original LTV Ratios." This table divided the mortgage loans in loan group 3
15 into 10 categories of original LTV (for example, less than 50%, 50.01% to 55%, 55.01% to 60%,
16 etc.). The table made untrue and misleading statements about the number of mortgage loans, the
17 aggregate principal balance outstanding, and the percent of aggregate principal balance
18 outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-16.

19 (m) "The minimum original LTV ratio and the maximum original LTV ratio for the
20 mortgage loans in loan group 3 are 12.98% and 95.00%, respectively. As of the cut-off date, the
21 weighted-average original LTV ratio for the mortgage loans in loan group 3 will be
22 approximately 73.34%." ARMT 2006-1 Pros. Sup. III-16.

23 (n) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
24 entitled "Group 4 Original LTV Ratios." This table divided the mortgage loans in loan group 4
25 into eight categories of original LTV (for example, less than 50%, 50.01% to 55%, 55.01% to
26 60%, etc.). The table made untrue and misleading statements about the number of mortgage
27 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
28 outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-23.

1 (o) "The minimum original LTV ratio and the maximum original LTV ratio for the
2 mortgage loans in loan group 4 are 15.15% and 90.00%, respectively. As of the cut-off date, the
3 weighted-average original LTV ratio for the mortgage loans in loan group 4 will be
4 approximately 70.83%." ARMT 2006-1 Pros. Sup. III-23.

5 (p) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
6 entitled "Group 5 Original LTV Ratios." This table divided the mortgage loans in loan group 5
7 into 10 categories of original LTV (for example, less than 50%, 50.01% to 55%, 55.01% to 60%,
8 etc.). The table made untrue and misleading statements about the number of mortgage loans, the
9 aggregate principal balance outstanding, and the percent of aggregate principal balance
10 outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-30.

11 (q) "The minimum original LTV ratio and the maximum original LTV ratio for the
12 mortgage loans in loan group 5 are 21.77% and 95.00%, respectively. As of the cut-off date, the
13 weighted-average original LTV ratio for the mortgage loans in loan group 5 will be
14 approximately 75.98%." ARMT 2006-1 Pros. Sup. III-30.

15 (r) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
16 entitled "Groups 1-5 Original LTV Ratios." This table divided the all of the mortgage loans in
17 loan groups 1 through 5 into 11 categories of original LTV (for example, 50.01% to 55%, 55.01%
18 to 60%, 60.01% to 65%, etc.). The table made untrue and misleading statements about the
19 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
20 aggregate principal balance outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-
21 36.

22 (s) "The minimum original LTV ratio and the maximum original LTV ratio for the
23 mortgage loans in loan groups 1-5 are 12.98% and 100.00%, respectively. As of the cut-off date,
24 the weighted-average original LTV ratio for the mortgage loans in loan groups 1-5 will be
25 approximately 73.61%." ARMT 2006-1 Pros. Sup. III-36.

Item 62. Details of the results of the AVM analysis:

Number of loans in groups 1-5	2,290
Number of properties in groups 1-5 on which there was enough information for the model to determine a true market value	1,510
Number of loans in groups 1-5 on which the stated value was 105% or more of the true market value as reported by the model	858
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$124,340,829
Number of loans in groups 1-5 on which the stated value was 95% or less of the true market value as reported by the model	179
Aggregate amount by which the true market values of those properties exceed their stated values	\$16,970,320
Number of loans in groups 1-5 with LTVs over 100%, as stated by Defendants	0
Number of loans in groups 1-5 with LTVs over 100%, as determined by the model	145
Weighted-average LTV, as stated by Defendants (group 3)	73.3%
Weighted-average LTV, as determined by the model (group 3)	85.8%

Item 65. Evidence from subsequent sales of refinanced properties:

Of the 2,290 mortgage loans in groups 1 through 5, 822 were taken out to refinance, rather than to purchase, properties. For those 822 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 822 properties, 182 were subsequently sold for a total of approximately \$105,312,316. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$131,728,000. Thus, those properties were sold for 79.9% of the value ascribed to them, a difference of 20.1%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties in groups 1-5 with additional liens: 198
- (b) Total reduction in equity from additional liens: \$30,261,392
- (c) Weighted-average reduction in equity from additional liens: 58.4%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the following statement about the appraisals of the properties that secured the mortgage loans in

1 groups 1-5 of the collateral pool of this securitization: "All appraisals conform to the Uniform
 2 Standards of Professional Appraisal Practice adopted by the Appraisal Standards Board of the
 3 Appraisal Foundation and must be on forms acceptable to Fannie Mae and/or Freddie Mac."
 4 ARMT 2006-1 Pros. Sup. S-38.

5 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
 6 following statement about the appraisals of the properties that secured the mortgage loans in the
 7 collateral pool of this securitization that were originated by Countrywide: "All appraisals are
 8 required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." ARMT
 9 2006-1 Pros. Sup. S-40.

10 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 11 **that secured the mortgage loans:**

12 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
 13 following statements about the occupancy status of the properties that secured the mortgage loans
 14 in the collateral pool of this securitization.

15 (a) The percentage of the mortgage loans in loan group 1 that were secured by a
 16 "Primary" residence was 79.77%. ARMT 2006-1 Pros. Sup. S-17.

17 (b) The percentage of the mortgage loans in loan group 2 that were secured by a
 18 "Primary" residence was 86.11%. ARMT 2006-1 Pros. Sup. S-17.

19 (c) The percentage of the mortgage loans in loan group 3 that were secured by a
 20 "Primary" residence was 84.82%. ARMT 2006-1 Pros. Sup. S-17.

21 (d) The percentage of the mortgage loans in loan group 4 that were secured by a
 22 "Primary" residence was 87.27%. ARMT 2006-1 Pros. Sup. S-17.

23 (e) The percentage of the mortgage loans in loan group 5 that were secured by a
 24 "Primary" residence was 73.72%. ARMT 2006-1 Pros. Sup. S-17.

25 (f) The percentage of all of the mortgage loans in loan groups 1 through 5 that were
 26 secured by a "Primary" residence was 83.09%. ARMT 2006-1 Pros. Sup. S-17.

27 (g) In Annex III of the prospectus supplement, described in Item 52 above, Credit
 28 Suisse and CSFB Mortgage Securities presented a table entitled "Group 1 Occupancy Types."

1 This table divided the mortgage loans in loan group 1 into the categories "Primary,"
2 "Investment," and "Second Home." The table made untrue and misleading statements about the
3 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
4 aggregate principal balance outstanding in each of these categories. ARMT 2006-1 Pros. Sup. III-
5 2.

6 (h) In the "Group 1 Occupancy Types" table, Credit Suisse and CSFB Mortgage
7 Securities stated that 79.77% of the mortgage loans in Group 1 were secured by a "Primary"
8 residence, 11.64% by an "Investment" property, and 8.59% by a "Second Home." ARMT 2006-1
9 Pros. Sup. III-2.

10 (i) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
11 entitled "Group 2 Occupancy Types." This table divided the mortgage loans in loan group 2 into
12 the categories "Primary," "Investment," and "Second Home." The table made untrue and
13 misleading statements about the number of mortgage loans, the aggregate principal balance
14 outstanding, and the percent of aggregate principal balance outstanding in each of these
15 categories. ARMT 2006-1 Pros. Sup. III-8.

16 (j) In the "Group 2 Occupancy Types" table, Credit Suisse and CSFB Mortgage
17 Securities stated that 86.11% of the mortgage loans in loan group 2 were secured by a "Primary"
18 residence, 9.36% by an "Investment" property, and 4.53% by a "Second Home." ARMT 2006-1
19 Pros. Sup. III-8.

20 (k) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
21 entitled "Group 3 Occupancy Types." This table divided the mortgage loans in loan group 3 into
22 the categories "Primary," "Investment," and "Second Home." The table made untrue and
23 misleading statements about the number of mortgage loans, the aggregate principal balance
24 outstanding, and the percent of aggregate principal balance outstanding in each of these
25 categories. ARMT 2006-1 Pros. Sup. III-16.

26 (l) In the "Group 3 Occupancy Types" table, Credit Suisse and CSFB Mortgage
27 Securities stated that 84.82% of the mortgage loans in loan group 3 were secured by a "Primary"

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1 residence, 9.79% by an "Investment" property, and 5.39% by a "Second Home." ARMT 2006-1
2 Pros. Sup. III-16.

3 (m) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
4 entitled "Group 4 Occupancy Types." This table divided the mortgage loans in loan group 4 into
5 the categories "Primary," "Investment," and "Second Home." The table made untrue and
6 misleading statements about the number of mortgage loans, the aggregate principal balance
7 outstanding, and the percent of aggregate principal balance outstanding in each of these
8 categories. ARMT 2006-1 Pros. Sup. III-23.

9 (n) In the "Group 4 Occupancy Types" table, Credit Suisse and CSFB Mortgage
10 Securities stated that 87.27% of the mortgage loans in loan group 4 were secured by a "Primary"
11 residence, 8.67% by an "Investment" property, and 4.05% by a "Second Home." ARMT 2006-1
12 Pros. Sup. III-23.

13 (o) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
14 entitled "Group 5 Occupancy Types." This table divided the mortgage loans in loan group 5 into
15 the categories "Primary," "Investment," and "Second Home." The table made untrue and
16 misleading statements about the number of mortgage loans, the aggregate principal balance
17 outstanding, and the percent of aggregate principal balance outstanding in each of these
18 categories. ARMT 2006-1 Pros. Sup. III-29.

19 (p) In the "Group 5 Occupancy Types" table, Credit Suisse and CSFB Mortgage
20 Securities stated that 73.72% of the mortgage loans in loan group 5 were secured by a "Primary"
21 residence, 22.25% by an "Investment" property, and 4.03% by a "Second Home." ARMT 2006-1
22 Pros. Sup. III-29.

23 (q) In Annex III, Credit Suisse and CSFB Mortgage Securities presented another table
24 entitled "Groups 1-5 Occupancy Types." This table divided all of the mortgage loans in loan
25 groups 1 through 5 into the categories "Primary," "Investment," and "Second Home." The table
26 made untrue and misleading statements about the number of mortgage loans, the aggregate
27 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
28 of these categories. ARMT 2006-1 Pros. Sup. III-36.

(r) In the "Groups 1-5 Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 83.09% of the mortgage loans in loan groups 1-5 were secured by a "Primary" residence, 11.73% by an "Investment" property, and 5.17% by a "Second Home." ARMT 2006-1 Pros. Sup. III-36.

Item 96. Details of properties in groups 1-5 that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 140
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 274
- (c) Number of loans on which the owner of the property owned three or more properties: 21
- (d) Number of loans that went straight from current to foreclosure or ownership by lender: 3
- (e) Eliminating duplicates, number of loans about which one or more of statements (a) through (d) is true: 374

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-37 through S-39 of the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made statements about the underwriting guidelines applied in the origination or acquisition of the mortgage loans in groups 1-5 of this securitization. All of those statements are incorporated herein by reference. In particular, Credit Suisse and CSFB Mortgage Securities stated that:

- (a) "[E]xceptions to the underwriting standards described herein are made in the event that compensating factors are demonstrated by a prospective borrower." ARMT 2006-1 Pros. Sup. S-38.
- (b) "The adequacy of the mortgaged property as security for repayment of the related mortgage loan will generally have been determined by an appraisal in accordance with pre-

1 established appraisal procedure guidelines for appraisals established by or acceptable to the
2 originator." ARMT 2006-1 Pros. Sup. S-38.

3 On pages S-39 through S-45 of the prospectus supplement, Credit Suisse made statements
4 about the underwriting guidelines of Countrywide Home Loans, Inc. All of those statements are
5 incorporated herein by reference. In particular, Credit Suisse and CSFB Mortgage Securities
6 stated that:

7 (a) "[E]xceptions to Countrywide Home Loans' underwriting guidelines may be made
8 if compensating factors are demonstrated by a prospective borrower." ARMT 2006-1 Pros. Sup.
9 S-40.

10 (b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of
11 Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment
12 ability and the value and adequacy of the mortgaged property as collateral." ARMT 2006-1 Pros.
13 Sup. S-39.

14 **Item 106. Early payment defaults for the loans in groups 1-5:**

15 (a) **Number of the mortgage loans that suffered EPDs: 22**

16 (b) **Percent of the mortgage loans that suffered EPDs: 0.7%**

17 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
18 **made at the same time as the loans in the collateral pool that experienced**
19 **EPDs: 0.44%**

20 **Item 107. 90+ days delinquencies for the loans in groups 1-5:**

21 (a) **Number of the mortgage loans that suffered 90+ days delinquencies: 914**

22 (b) **Percent of the mortgage loans that suffered 90+ days delinquencies: 29.1%**

23 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
24 **made at the same time as the loans in the collateral pool that suffered 90+**
25 **days delinquencies: 32.7%**

26 **Item 108. 30+ days delinquencies in this securitization in groups 1-5:**

27 (a) **Number of the mortgage loans that were 30+ days delinquent on March 31,**
28 **2010: 885**

(b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 28.2%

(c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On pages S-8 of the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse and CSFB Mortgage Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse and CSFB Mortgage Securities also stated: "When issued, the offered certificates will receive ratings that are not lower than those listed in the table on page S-8 of this prospectus supplement." ARMT 2006-1 Pros. Sup. S-16.

Credit Suisse and CSFB Mortgage Securities also stated: "It is a condition to the issuance of the offered certificates that they be rated as indicated on page S-8 of this prospectus supplement by Moody's Investors Service ("Moody's"), Standard & Poor's Ratings Services ("S&P") and Dominion Bond Rating Service ("DBRS')." ARMT 2006-1 Pros. Sup. S-125.

Item 120. Summary of loans in groups 1-5 about which the Defendants made untrue or misleading statements:

(a) Number of loans whose LTVs were materially understated: 858

(b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 198

(c) Number of loans that suffered EPDs: 22

(d) Number of loans in which the properties were stated to be owner-occupied but were not: 374

(e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,149

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(f) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 36.6%

SCHEDULE 3 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse and CSFB Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** CSFB, Mortgage-Backed, Pass-Through Certificates, Series 2005-10 was a securitization in October 2005 of 3,633 mortgage loans, in 12 groups. The mortgage loans in the collateral pool of this securitization were originated by DLJ Mortgage Capital, Inc. and GreenPoint Mortgage Funding, Inc. The loans in groups I, III, IV, V, VII, IX, and XII were originated or acquired by DLJ Mortgage Capital, Inc. The loans in groups II, VI, VIII, X, and XI were originated or acquired by DLJ Mortgage Capital, Inc. and GreenPoint Mortgage Funding, Inc. CSFB 2005-10 Pros. Sup. S-11 and S-12.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche III-A-1, for which the Bank paid \$71,412,179 plus accrued interest on October 31, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's – AAA; Moody's – Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's – A1; Moody's – Aaa.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/802106/000089109205002100/e22714-424b5.txt>.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) “All of the mortgage loans as of the cut-off date had LTV ratios at origination of 100% or less.” CSFB 2005-10 Pros. Sup. S-44.

1 (b) In the section of the prospectus supplement entitled "Mortgage Loan Statistical
 2 Information," Credit Suisse and CSFB Mortgage Securities presented tables of statistics about all
 3 of the mortgage loans in the collateral pool. CSFB 2005-10 S-45 to S-81. Each table focused on a
 4 certain characteristic of the loans (for example, cut-off date mortgage loan principal balance) and
 5 divided the mortgage loans into categories based on that characteristic (for example, mortgage
 6 loans with cut off date principal balances of \$175,000.01 to \$200,000, \$300,000.01 to \$400,000,
 7 \$400,000.01 to \$500,000, etc.). Each table then presented various data about the mortgage loans
 8 in each category. One of the tables, "Group I Original LTV Ratios," divided the mortgage loans
 9 in group I into 11 categories of original LTV (for example, 25.001% to 30%, 30.001% to 35%,
 10 35.001% to 40% etc.). The table made untrue and misleading statements about the number of
 11 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
 12 principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-46.

13 (c) The minimum original LTV ratio and the maximum original LTV ratio for the
 14 group I mortgage loans are 25.450% and 80.000%, respectively. The weighted average original
 15 LTV ratio for the group I mortgage loans is approximately 64.657%." CSFB 2005-10 Pros. Sup.
 16 S-46.

17 (d) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 18 Mortgage Securities presented a table entitled "Group II Original LTV Ratios." This table divided
 19 the mortgage loans in group II into 12 categories of original LTV (for example, 20.001% to 25%,
 20 25.001% to 30%, 30.001% to 35%, etc.). The table made untrue and misleading statements about
 21 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
 22 aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-
 23 49.

24 (e) "The minimum original LTV ratio and the maximum original LTV ratio for the
 25 group II mortgage loans are 21.330% and 90.000%, respectively. The weighted average original
 26 LTV ratio for the group II mortgage loans is approximately 68.548%." CSFB 2005-10 Pros. Sup.
 27 S-49.

(f) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group III Original LTV Ratios." This table divided the mortgage loans in group III into 16 categories of original LTV (for example, 15.001% to 20%, 20.001% to 25%, 25.001% to 30%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-52.

(g) "The minimum original LTV ratio and the maximum original LTV ratio for the group III mortgage loans are 18.000% and 94.830%, respectively. The weighted average original LTV ratio for the group III mortgage loans is approximately 70.967%." CSFB 2005-10 Pros. Sup. S-52.

(h) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group IV Original LTV Ratios." This table divided the mortgage loans in group IV into 10 categories of original LTV (for example, 35.001% to 40%, 40.001% to 45%, 50.001% to 55%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-55.

(i) "The minimum original LTV ratio and the maximum original LTV ratio for the group IV mortgage loans are 36.670% and 95.000%, respectively. The weighted average original LTV for the group IV mortgage loans is approximately 79.227%." CSFB 2005-10 Pros. Sup. S-55.

(j) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group V Original LTV Ratios." This table divided the mortgage loans in group V into 18 categories of original LTV (for example, 10.001% to 15%, 15.001% to 20%, 20.001% to 25%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of

1 aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-
2 58.

3 (k) "The minimum original LTV ratio and the maximum original LTV ratio for the
4 group V mortgage loans are 14.050% and 100.000%, respectively. The weighted average original
5 LTV ratio for the group V mortgage loans is approximately 65.673%." CSFB 2005-10 Pros. Sup.
6 S-58.

7 (l) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
8 Mortgage Securities presented a table entitled "Group VI Original LTV Ratios." This table
9 divided the mortgage loans in group VI into 16 categories of original LTV (for example, 10.001%
10 to 15%, 15.001% to 20%, 25.001% to 30%, etc.). The table made untrue and misleading
11 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
12 the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10
13 Pros. Sup. S-62.

14 (m) "The minimum original LTV ratio and the maximum original LTV ratio for the
15 group VI mortgage loans are 10.160% and 95.000%, respectively. The weighted average original
16 LTV ratio for the group VI mortgage loans is approximately 70.124%." CSFB 2005-10 Pros. Sup.
17 S-62.

18 (n) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
19 Mortgage Securities presented a table entitled "Group VII Original LTV Ratios." This table
20 divided the mortgage loans in group VII into 12 categories of original LTV (for example,
21 10.001% to 15%, 15.001% to 20%, 20.001% to 25%, etc.). The table made untrue and misleading
22 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
23 the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10
24 Pros. Sup. S-65.

25 (o) "The minimum original LTV ratio and the maximum original LTV ratio for the
26 group VII mortgage loans are 14.040% and 80.000%, respectively. The weighted average original
27 LTV ratio for the group VII mortgage loans is approximately 59.333%." CSFB 2005-10 Pros.
28 Sup. S-68.

(p) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group VIII Original LTV Ratios." This table divided the mortgage loans in group VIII into 10 categories of original LTV (for example, 20.001% to 25%, 35.001% to 40%, 50.001% to 55%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-68.

(q) "The minimum original LTV ratio and the maximum original LTV ratio for the group VIII mortgage loans are 22.730% and 95.000%, respectively. The weighted average original LTV ratio for the group VIII mortgage loans is approximately 71.166%." CSFB 2005-10 Pros. Sup. S-68.

(r) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group IX Original LTV Ratios." This table divided the mortgage loans in group IX into 16 categories of original LTV (for example, 20.001% to 25%, 25.001% to 30%, 30.001% to 35%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-71.

(s) "The minimum original LTV ratio and the maximum original LTV ratio for the group IX mortgage loans are 21.830% and 100.000%, respectively. The weighted average original LTV ratio for the group IX mortgage loans is approximately 75.347%." CSFB 2005-10 Pros. Sup. S-71.

(t) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group X Original LTV Ratios." This table divided the mortgage loans in group X into 17 categories of original LTV (for example, 10.001% to 15%, 15.001% to 20%, 20.001% to 25%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of

1 aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-
2 74.

3 (u) "The minimum original LTV ratio and the maximum original LTV ratio for the
4 group X mortgage loans are 13.550% and 95.000%, respectively. The weighted average original
5 LTV ratio for the group X mortgage loans is approximately 77.216%." CSFB 2005-10 Pros. Sup.
6 S-74.

7 (v) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
8 Mortgage Securities presented a table entitled "Group XI Original LTVs." This table divided the
9 mortgage loans in group XI into 17 categories of original LTV (for example, 10.001% to 15%,
10 15.001% to 20%, 20.001% to 25%, etc.). The table made untrue and misleading statements about
11 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
12 aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup.
13 S-77.

14 (w) "The minimum original LTV ratio and the maximum original LTV ratio for the
15 group XI mortgage loans are 10.940% and 95.000%, respectively. The weighted average original
16 LTV ratio for the group XI mortgage loans is approximately 61.186%." CSFB 2005-10 Pros. Sup.
17 S-77.

18 (x) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
19 Mortgage Securities presented a table entitled "Group XII Original LTVs." This table divided the
20 mortgage loans in group XII into 12 categories of original LTV (for example, 20.001% to 25%,
21 25.001% to 30%, 35.001% to 40%, etc.). The table made untrue and misleading statements about
22 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
23 aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup.
24 S-80.

25 (y) "The minimum original LTV ratio and the maximum original LTV ratio for the
26 group XII mortgage loans are 22.150% and 90.000%, respectively. The weighted average original
27 LTV ratio for the group XII mortgage loans is approximately 53.812%." CSFB 2005-10 Pros.
28 Sup. S-80.

Item 62. Details of the results of the AVM analysis:

Number of loans	3,633
Number of properties on which there was enough information for the model to determine a true market value	790
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	414
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$46,249,272
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	174
Aggregate amount by which the true market values of those properties exceed their stated values	\$17,048,111
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	69
Weighted-average LTV, as stated by Defendants (Group 3)	71.0%
Weighted-average LTV, as determined by the model (Group 3)	79.1%

Item 65. Evidence from subsequent sales of refinanced properties:

Of the 3,633 mortgage loans in the collateral pool, 1,899 were taken out to refinance, rather than to purchase, properties. For those 1,899 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 1,899 properties, 40 were subsequently sold for a total of approximately \$19,476,645. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$24,241,500. Thus, those properties were sold for 80.3% of the value ascribed to them, a difference of 19.7%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 134
- (b) Total reduction in equity from additional liens: \$15,929,020
- (c) Weighted-average reduction in equity from additional liens: 64.4%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the following statement about the appraisals of the properties that secured the mortgage loans in the collateral pool of this securitization: "All appraisals conform to the Uniform Standards of

1 Professional Appraisal Practice adopted by the Appraisal Standards Board of the Appraisal
 2 Foundation and must be on forms acceptable to Fannie Mae and/or Freddie Mac." CSFB 2005-10
 3 Pros. Sup. S-83.

4 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 5 **that secured the mortgage loans:**

6 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
 7 following statements about the occupancy status of the properties that secured the mortgage loans
 8 in the collateral pool of this securitization.

9 (a) In the "Mortgage Loan Statistical Information" section, described in Item 52
 10 above, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group I
 11 Occupancy Types." This table divided the mortgage loans in group I into the categories
 12 "Primary," "Investment," and "Second Home." The table made untrue and misleading statements
 13 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent
 14 of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup.
 15 S-46.

16 (b) In the "Group I Occupancy Types" table, Credit Suisse and CSFB Mortgage
 17 Securities stated that 90.52% of the mortgage loans in group I were secured by a "Primary"
 18 residence, 6.74% by an "Investment" property, and 2.74% by a "Second Home" property. CSFB
 19 2005-10 Pros. Sup. S-46.

20 (c) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 21 Mortgage Securities presented a table entitled "Group II Occupancy Types." This table divided
 22 the mortgage loans in group II into the categories "Primary," "Investment," and "Second Home."
 23 The table made untrue and misleading statements about the number of mortgage loans, the
 24 aggregate principal balance outstanding, and the percent of aggregate principal balance
 25 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-49.

26 (d) In the "Group II Occupancy Types" table, Credit Suisse and CSFB Mortgage
 27 Securities stated that 87.27% of the mortgage loans in group II were secured by a "Primary"

1 residence, 9.13% by an "Investment" property, and 3.6% by a "Second Home." CSFB 2005-10
 2 Pros. Sup. S-49.

3 (e) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 4 Mortgage Securities presented a table entitled "Group III Occupancy Types." This table divided
 5 the mortgage loans in group III into the categories "Primary," "Investment," and "Second Home."
 6 The table made untrue and misleading statements about the number of mortgage loans, the
 7 aggregate principal balance outstanding, and the percent of aggregate principal balance
 8 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-52.

9 (f) In the "Group III Occupancy Types" table, Credit Suisse and CSFB Mortgage
 10 Securities stated that 84.82% of the mortgage loans in group III were secured by a "Primary"
 11 residence, 10.04% by an "Investment" property, and 5.14% by a "Second Home." CSFB 2005-10
 12 Pros. Sup. S-52.

13 (g) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 14 Mortgage Securities presented a table entitled "Group IV Occupancy Types." This table divided
 15 the mortgage loans in group IV into the categories "Primary," "Investment," and "Second Home."
 16 The table made untrue and misleading statements about the number of mortgage loans, the
 17 aggregate principal balance outstanding, and the percent of aggregate principal balance
 18 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-55.

19 (h) In the "Group IV Occupancy Types" table, Credit Suisse and CSFB Mortgage
 20 Securities stated that 84.3% of the mortgage loans in group IV were secured by a "Primary"
 21 residence, 14.41% by an "Investment" property, and 1.29% by a "Second Home." CSFB 2005-10
 22 Pros. Sup. S-55.

23 (i) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 24 Mortgage Securities presented a table entitled "Group V Occupancy Types." This table divided
 25 the mortgage loans in loan group V into the categories "Primary," "Investment," and "Second
 26 Home." The table made untrue and misleading statements about the number of mortgage loans,
 27 the aggregate principal balance outstanding, and the percent of aggregate principal balance
 28 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-58.

(j) In the "Group V Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 72.15% of the mortgage loans in group V were secured by a "Primary" residence, 24.66% by an "Investment" property, and 3.2% by a "Second Home." CSFB 2005-10 Pros. Sup. S-58.

(k) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group VI Occupancy Types." This table divided the mortgage loans in group VI into the categories "Primary," "Investment," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-62.

(l) In the "Group VI Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 86.92% of the mortgage loans in group VI were secured by a "Primary" residence, 7.13% by an "Investment" property, and 3.25% by a "Second Home." CSFB 2005-10 Pros. Sup. S-62.

(m) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group VII Occupancy Types." This table divided the mortgage loans in group VII into the categories "Primary," "Investment," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-65.

(n) In the "Group VII Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 86.78% of the mortgage loans in group VII were secured by a "Primary" residence, 7.41% by an "Investment" property, and 5.81% by a "Second Home." CSFB 2005-10 Pros. Sup. S-65.

(o) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group VIII Occupancy Types." This table divided the mortgage loans in group VIII into the categories "Primary," "Investment," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans,

1 the aggregate principal balance outstanding, and the percent of aggregate principal balance
2 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-68.

3 (p) In the "Group VIII Occupancy Types" table, Credit Suisse and CSFB Mortgage
4 Securities stated that 82.13% of the mortgage loans in group VIII were secured by a "Primary"
5 residence, 11.42% by an "Investment" property and 6.46% by a "Second Home." CSFB 2005-10
6 Pros. Sup. S-68.

7 (q) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
8 Mortgage Securities presented a table entitled "Group IX Occupancy Types." This table placed
9 the mortgage loans in group IX into the category "Primary" and stated the number of mortgage
10 loans, the principal balance, and the percentage which the aggregate principal balance outstanding
11 represented of the total principal balance in group IX. CSFB 2005-10 Pros. Sup. S-71.

12 (r) In the "Group IX Occupancy Types" table, Credit Suisse and CSFB Mortgage
13 Securities stated that 100% of the mortgage loans in group IX were secured by a "Primary"
14 residence. CSFB 2005-10 Pros. Sup. S-71.

15 (s) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
16 Mortgage Securities presented a table entitled "Group X Occupancy Types." This table divided
17 the mortgage loans in group X into the categories "Primary," "Investment" and "Second Home."
18 The table made untrue and misleading statements about the number of mortgage loans, the
19 aggregate principal balance outstanding, and the percent of aggregate principal balance
20 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-74.

21 (t) In the "Group X Occupancy Types" table, Credit Suisse and CSFB Mortgage
22 Securities stated that 97.17% of the mortgage loans in group X were secured by a "Primary"
23 residence, 2.71% by an "Investment" property, and 0.12% by a "Second Home." CSFB 2005-10
24 Pros. Sup. S-74.

25 (u) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
26 Mortgage Securities presented a table entitled "Group XI Occupancy Types." This table divided
27 the mortgage loans in group XI into the categories "Primary," "Investment," and "Second Home."
28 The table made untrue and misleading statements about the number of mortgage loans, the

1 aggregate principal balance outstanding, and the percent of aggregate principal balance
2 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-77.

3 (v) In the "Group XI Occupancy Types" table, Credit Suisse and CSFB Mortgage
4 Securities stated that 70.40% of the mortgage loans in group XI were secured by a "Primary"
5 residence, 23.6% by an "Investment" property and 6.01% by a "Second Home." CSFB 2005-10
6 Pros. Sup. S-77.

7 (w) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
8 Mortgage Securities presented a table entitled "Group XII Occupancy Types." This table divided
9 the mortgage loans in group XII into the categories "Primary," "Investment," and "Second
10 Home." The table made untrue and misleading statements about the number of mortgage loans,
11 the aggregate principal balance outstanding, and the percent of aggregate principal balance
12 outstanding in each of these categories. CSFB 2005-10 Pros. Sup. S-80.

13 (x) In the "Group XII Occupancy Types" table, Credit Suisse and CSFB Mortgage
14 Securities stated that 92.62% of the mortgage loans in group XII were secured by a "Primary"
15 residence, 5.28% by an "Investment" property and 2.11% by a "Second Home." CSFB 2005-10
16 Pros. Sup. S-80.

17 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 18 (a) Number of loans on which the owner of the property instructed tax
19 authorities to send property tax bills to him or her at a different address: 108
- 20 (b) Number of loans on which the owner of the property could have, but did not,
21 designate the property as his or her homestead: 142
- 22 (c) Number of loans on which the owner of the property owned three or more
23 properties: 18
- 24 (d) Number of loans that went straight from current to foreclosure or ownership
25 by lender: 2
- 26 (e) Eliminating duplicates, number of loans about which one or more of
27 statements (a) through (d) is true: 234

1 **Item 99. Untrue or misleading statements about the underwriting standards of the**
 2 **originators of the mortgage loans:**

3 On pages S-82 through S-83 of the prospectus supplement, Credit Suisse and CSFB
 4 Mortgage Securities made statements about the underwriting guidelines applied in the origination
 5 or acquisition of all of the mortgage loans in the collateral pool of this securitization. All of those
 6 statements are incorporated herein by reference. In particular, Credit Suisse and CSFB Mortgage
 7 Securities stated that:

8 (a) "[E]xceptions to the underwriting standards described herein are made in the event
 9 that compensating factors are demonstrated by a prospective borrower." CSFB 2005-10 Pros.
 10 Sup. S-82.

11 (b) "The adequacy of the mortgaged property as security for repayment of the related
 12 mortgage loan will generally have been determined by an appraisal in accordance with pre-
 13 established appraisal procedure guidelines for appraisals established by or acceptable to the
 14 originator." CSFB 2005-10 Pros. Sup. S-83.

15 **Item 106. Early payment defaults:**

16 (a) **Number of the mortgage loans that suffered EPDs: 28**

17 (b) **Percent of the mortgage loans that suffered EPDs: 0.8%**

18 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
 19 **made at the same time as the loans in the collateral pool that experienced**
 20 **EPDs: 0.18%**

21 **Item 107. 90+ days delinquencies:**

22 (a) **Number of the mortgage loans that suffered 90+ days delinquencies: 710**

23 (b) **Percent of the mortgage loans that suffered 90+ days delinquencies: 19.5%**

24 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
 25 **made at the same time as the loans in the collateral pool that suffered 90+**
 26 **days delinquencies: 16.5%**

1 **Item 108. 30+ days delinquencies in this securitization:**

2 (a) Number of the mortgage loans that were 30+ days delinquent on March 31,
3 2010: 694

4 (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,
5 2010: 19.1%

6 (c) Percent of all mortgage loans in the United States that were 30+ days
7 delinquent on March 31, 2010: 14.7%

8 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

9 On page S-8 of the prospectus supplement, Credit Suisse and CSFB Mortgage Securities
10 made statements about the ratings assigned to the certificates issued in this securitization. Credit
11 Suisse and CSFB Mortgage Securities stated that the Bank's certificate was rated Aaa by
12 Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the
13 highest ratings available from these two rating agencies.

14 Credit Suisse and CSFB Mortgage Securities also stated: "When issued, the offered
15 certificates will receive ratings that are not lower than those listed in the table beginning on page
16 S-8 of this prospectus supplement." CSFB 2005-10 Pros. Sup. S-20.

17 Credit Suisse and CSFB Mortgage Securities also stated: "It is a condition to the issuance
18 of the offered certificates that they be rated as indicated on pages S-8 through S-10 of this
19 prospectus supplement by Standard & Poor's Ratings Services . . . and Moody's Investors
20 Services, Inc. . . ." CSFB 2005-10 Pros. Sup. S-188.

21 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
22 **statements:**

23 (a) Number of loans whose LTVs were materially understated: 414

24 (b) Number of loans in which the owner's equity was reduced by 5% or more by
25 undisclosed additional liens: 134

26 (c) Number of loans that suffered EPDs: 28

27 (d) Number of loans in which the properties were stated to be owner-occupied
28 but were not: 234

- 1 (e) Eliminating duplicates, number of loans about which the Defendants made
2 untrue or misleading statements: 662
3 (f) Eliminating duplicates, percent of loans about which the Defendants made
4 untrue or misleading statements: 18.2%

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SCHEDULE 4 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendant Credit Suisse.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Credit Suisse.

(b) Description of the trust: First Horizon Alternative Mortgage Securities Trust, Mortgage Pass-Through Certificates, Series 2005-FA8 was a securitization in September 2005 of 2,531 mortgage loans, in two pools. The mortgage loans in the collateral pool of this securitization were originated or acquired by First Horizon Home Loan Corporation. FHAMS 2005-FA8 Pros. Sup. S-8.

(c) Description of the certificate(s) that the Bank purchased: Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche I-A-1, for which the Bank paid \$100,117,188 plus accrued interest on September 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Standard & Poor's – AAA; Moody's – Aaa.

(e) Current ratings of the certificate(s): Standard & Poor's – Aaa; Moody's – Ba1.

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1081915/000095011705003850/a40607.htm>.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) "One mortgage loan has a loan-to-value ratio at origination of more than 95%." FHAMS 2005-FA8 Pros. Sup. S-24.

(b) In the Annexes to the prospectus supplement, Credit Suisse presented tables of statistics about the mortgage loans in the collateral pool. FHAMS 2005-FA8 Pros. Sup. I-1 to III-2. Each Annex contained tables focused on a certain characteristic of the mortgage loans (for example, current mortgage loan principal balance) and divided the mortgage loans into categories

1 based on that characteristic (for example, range of current mortgage loan amounts of less than
2 \$250,001, \$250,001 to \$300,000, \$300,001 to \$350,000, etc.). Each table then presented various
3 data about the mortgage loans in each category. One of the tables, entitled "Original Loan-To-
4 Value Ratios For The Mortgage Loans In Pool I," divided the mortgage loans in Pool I into 11
5 categories of original LTV (for example, 50% and Below, 50.01% to 55%, 55.01% to 60% etc.).
6 The table made untrue and misleading statements about the number of mortgage loans, the
7 aggregate principal balance outstanding, and the percent of aggregate principal balance
8 outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. I-1.

9 (c) "The weighted average original loan-to-value ratio of the mortgage loans in Pool I
10 is expected to be approximately 69.71%." FHAMS 2005-FA8 Pros. Sup. I-1.

11 (d) In Annex II, Credit Suisse presented a table entitled "Original Loan-To-Value
12 Ratios For The Mortgage Loans In Pool II." This table divided the mortgage loans in Pool II into
13 eight categories of original LTV (for example, 50% and Below, 50.01% to 55%, 55.01% to 60%
14 etc.). The table made untrue and misleading statements about the number of mortgage loans, the
15 aggregate principal balance outstanding, and the percent of aggregate principal balance
16 outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. II-1.

17 (e) "The weighted average original loan-to-value ratio of the mortgage loans in Pool II
18 is expected to be approximately 58.71%." FHAMS 2005-FA8 Pros. Sup. II-1.

19 (f) In Annex III, Credit Suisse presented another table entitled "Original Loan-To-
20 Value Ratios For The Mortgage Loans." This table divided the mortgage loans in the collateral
21 pool into 11 categories of original LTV (for example, 50% and Below, 50.01% to 55%, 55.01%
22 to 60%, etc.). The table made untrue and misleading statements about the number of mortgage
23 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
24 outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. III-1.

25 (g) "The weighted average original loan-to-value ratio of the mortgage loans is
26 expected to be approximately 69.34%." FHAMS 2005-FA8 Pros. Sup. III-1.

1 **Item 62. Details of the results of the AVM analysis:**

2	Number of loans	2,531
3	Number of properties on which there was enough information for the model to determine a true market value	1,229
4	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	670
5	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$41,552,645
6	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	185
7	Aggregate amount by which the true market values of those properties exceed their stated values	\$11,214,205
8	Number of loans with LTVs over 100%, as stated by Defendants	0
9	Number of loans with LTVs over 100%, as determined by the model	82
10	Weighted-average LTV, as stated by Defendants	69.3%
11	Weighted-average LTV, as determined by the model	77.6%

12 **Item 65. Evidence from subsequent sales of refinanced properties:**

13 Of the 2,531 mortgage loans in the collateral pool, 1,206 were taken out to refinance,
 14 rather than to purchase, properties. For those 1,206 loans, the value (denominator) in the LTV
 15 was an appraised value rather than a sale price. Of those 1,206 properties, 159 were subsequently
 16 sold for a total of approximately \$46,365,961. The total value ascribed to those same properties in
 17 the LTV data reported in the prospectus supplements and other documents sent to the Bank was
 18 \$53,345,000. Thus, those properties were sold for 86.9% of the value ascribed to them, a
 19 difference of 13.1%. This difference cannot be accounted for by declines in house prices in the
 20 areas in which those properties were located.

21 **Item 71. Undisclosed additional liens:**

- 22 (a) Minimum number of properties with additional liens: 815
- 23 (b) Total reduction in equity from additional liens: \$44,491,054
- 24 (c) Weighted-average reduction in equity from additional liens: 78.9%

25 **Item 82. Untrue or misleading statements about compliance with USPAP:**

26 In the prospectus, Credit Suisse made the following statement about the appraisals that
 27 secured the mortgage loans: "First Horizon's underwriting standards generally follow guidelines
 28 acceptable to Fannie Mae and Freddie Mac, except for maximum loan size. In determining the

adequacy of the property as collateral, an independent appraisal is made of each property considered for financing. The appraiser is required to inspect the property and verify that it is in good condition and that construction, if new, has been completed. The appraisal is based on the appraiser's judgment of values, giving appropriate weight to both the market value of comparable homes and the cost of replacing the property." FHAMS 2005-FA8 Pros. 27.

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Credit Suisse made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

(a) In Annex I of the prospectus supplement, described in Item 52 above, Credit Suisse, presented a table entitled "Occupancy Types For The Mortgage Loans In Pool I." This table divided the mortgage loans in Pool I into the categories "Primary Residence," "Investor Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. I-2.

(b) In the "Occupancy Types For The Mortgage Loans In Pool I" table, Credit Suisse stated that 75.43% of the mortgage loans in Pool I were secured by a "Primary Residence," 19.88% by an "Investor Property," and 4.7% by a "Secondary Residence." FHAMS 2005-FA8 Pros. Sup. I-2.

(c) In Annex II, Credit Suisse, presented a table entitled "Occupancy Types For The Mortgage Loans In Pool II." This table divided the mortgage loans in Pool II into the categories "Primary Residence," "Investor Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. II-2.

(d) In the "Occupancy Types For The Mortgage Loans In Pool II" table, Credit Suisse stated that 54.92% of the mortgage loans in Pool II were secured by a "Primary Residence," 39.99% by an "Investor Property," and 5.09% by a "Secondary Residence." FHAMS 2005-FA8 Pros. Sup. II-2.

(e) In Annex III, Credit Suisse presented a table entitled "Occupancy Types For The Mortgage Loans." This table divided all of the mortgage loans in the collateral pool of this securitization into the categories "Primary Residence," "Investor Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. FHAMS 2005-FA8 Pros. Sup. III-2.

(f) In the "Occupancy Types For The Mortgage Loans" table, Credit Suisse stated that 74.75% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 20.54% by an "Investor Property" and 4.71% by a "Secondary Residence." FHAMS 2005-FA8 Pros. Sup. III-2.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 162
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 188
- (c) Number of loans on which the owner of the property owned three or more properties: 14
- (d) Number of loans that went straight from current to foreclosure or ownership by lender: 1
- (e) Eliminating duplicates, number of loans about which one or more of statements (a) through (d) is true: 323

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages 11 and 26 through 28 of the prospectus, Credit Suisse made statements about the underwriting guidelines of First Horizon Home Loan Corporation, which originated or acquired all of the mortgage loans in the collateral pool of this securitization. All of those statements are incorporated herein by reference. In particular, Credit Suisse stated that:

"[O]n a case by case basis, the related seller may determine that, based upon compensating factors, a prospective borrower not strictly qualifying under its applicable underwriting risk category guidelines warrants an underwriting exception." FHAMS 2005-FA8 Pros. 11.

(a) "[A] mortgage loan may be considered to comply with a set of underwriting standards, even if one or more specific criteria included in the underwriting standards were not satisfied, if other factors compensated for the criteria that were not satisfied or if the mortgage loan is considered to be in substantial compliance with the underwriting standards." FHAMS 2005-FA8 Pros. 11.

(b) "First Horizon's Underwriting standards are intended to evaluate the prospective mortgagor's credit standing and repayment ability, and the value and adequacy of the proposed property as collateral." FHAMS 2005-FA8 Pros. 27.

(c) "Underwriting standards are applied by or on behalf of a lender to evaluate a borrower's credit standing and repayment ability, and the value and adequacy of the related Property as collateral." FHAMS 2005-FA8 Pros. 27.

Item 106. Early payment defaults:

(a) **Number of the mortgage loans that suffered EPDs: 5**

(b) **Percent of the mortgage loans that suffered EPDs: 0.2%**

(c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.18%**

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On page S-6 of the prospectus supplement, Credit Suisse made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse stated that the Bank's certificate was rated Aaa by Moody's Investors Services, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse also stated: "The classes of senior certificates [which includes class I-A-1] will not be offered unless they are assigned a rating of "AAA" by S&P and "Aaa" by Moody's." FHAMS 2005-FA8 Pros. Sup. S-11.

Credit Suisse also stated: "It is a condition to the issuance of the senior certificates [which includes class I-A-1] that they be rated "AAA" by S&P and "Aaa" by Moody's." FHAMS 2005-FA8 Pros. Sup. S-76.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) Number of loans whose LTVs were materially understated: 670
- (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 815
- (c) Number of loans that suffered EPDs: 5
- (d) Number of loans in which the properties were stated to be owner-occupied but were not: 323
- (e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,380
- (f) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 54.5%

SCHEDULE 5 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse and CSFB Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** CSFB, Mortgage-Backed, Pass-Through Certificates, Series 2005-9 was a securitization in September 2005 of 2,934 mortgage loans, in five groups. The mortgage loans in the collateral pool of this securitization were acquired by DLJ Mortgage Capital, Inc. from Credit Suisse First Boston Financial Corporation, JPMorgan Chase Bank, N.A., and various undisclosed originators. Credit Suisse First Boston Financial Corporation originated 10.42% of the loans in the collateral pool, and JP Morgan Chase Bank, N.A. originated 10.2%. CSFB 2005-9 Pros. Sup. S-7.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche V-A-7, for which the Bank paid \$99,992,188 plus accrued interest on September 30, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's – AAA, Moody's – Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's – B1, Moody's – Aaa.

(f) **URL of prospectus supplement for this securitization:**
http://www.sec.gov/Archives/edgar/data/802106/000089109205001910/e22520_424b5.txt.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) "All of the mortgage loans as of the cut-off date had LTV ratios at origination of 100% or less." CSFB 2005-9 Pros. Sup. S-36

1 (b) In the section of the prospectus supplement entitled "Mortgage Loan Statistical
2 Information," Credit Suisse and CSFB Mortgage Securities presented tables of statistics about the
3 mortgage loans in the collateral pool. CSFB 2005-9 S-37 to S-52. Each table focused on a certain
4 characteristic of the loans (for example, cut-off date mortgage loan principal balance) and divided
5 the mortgage loans into categories based on that characteristic (for example, mortgage loans with
6 cut off date principal balances of \$250,000.01 to \$300,000, \$300,000.01 to \$400,000,
7 \$400,000.01 to \$500,000, etc.). Each table then presented various data about the mortgage loans
8 in each category. One of the tables, entitled "Group I Original LTV Ratios," divided the mortgage
9 loans in group I into 13 categories of original LTV (for example, 20.001% to 25%, 30.001% to
10 35%, 35.001% to 40%, etc.). The table made untrue and misleading statements about the number
11 of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
12 principal balance outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-38.

13 (c) "The minimum original LTV ratio and the maximum original LTV ratio for the
14 group I mortgage loans are 21.620% and 95.000%, respectively. The weighted average original
15 LTV ratio for the group I mortgage loans is approximately 68.662%." CSFB 2005-9 Pros. Sup.
16 S-38.

17 (d) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
18 Mortgage Securities presented a table entitled "Group II Original LTV Ratios." This table divided
19 the mortgage loans in group II into eight categories of original LTV (for example, 45.001 to 50%,
20 50.001% to 55%, 55.001 to 60%, etc.). The table made untrue and misleading statements about
21 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
22 aggregate principal balance outstanding in each of these categories. CSFB 2005-9 Pros. Sup.
23 S-41.

24 (e) "The minimum original LTV ratio and the maximum original LTV ratio for the
25 group II mortgage loans are 47.360% and 90.000%, respectively. The weighted average original
26 LTV ratio for the group II mortgage loans is approximately 72.084%." CSFB 2005-9 Pros. Sup.
27 S-41.

28

1 (f) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
2 Mortgage Securities presented a table entitled "Group III Original LTV Ratios." This table
3 divided the mortgage loans in group III into 14 categories of original LTV (for example, 20.001%
4 to 25%, 25.001% to 30%, 35.001% to 40%, etc.). The table made untrue and misleading
5 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
6 the percent of aggregate principal balance outstanding in each of these categories. CSFB 2005-9
7 Pros. Sup. S-44.

8 (g) "The minimum original LTV ratio and the maximum original LTV ratio for the
9 group III mortgage loans are 20.340% and 95.000%, respectively. The weighted average original
10 LTV ratio for the group III mortgage loans is approximately 78.340%." CSFB 2005-9 Pros. Sup.
11 S-44.

12 (h) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
13 Mortgage Securities presented a table entitled "Group IV Original LTVs." This table divided the
14 mortgage loans in group IV into 16 categories of original LTV (for example, 10.001% to 15%,
15 15.001% to 20%, 20.001% to 25%, etc.). The table made untrue and misleading statements about
16 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
17 aggregate principal balance outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-
18 47.

19 (i) "The minimum original LTV ratio and the maximum original LTV ratio for the
20 group IV mortgage loans are 12.950% and 90.000%, respectively. The weighted average original
21 LTV ratio for the group IV mortgage loans is approximately 69.448%." CSFB 2005-9 Pros. Sup.
22 S-47.

23 (j) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
24 Mortgage Securities presented a table entitled "Group V Original LTV Ratios." This table divided
25 the mortgage loans in group V into 17 categories of original LTV (for example, 10.001% to 15%,
26 15.001% to 20%, 20.001% to 25%, etc. The table made untrue and misleading statements about
27 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
28

1 aggregate principal balance outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-
2 50.

3 (k) "The minimum original LTV ratio and the maximum original LTV ratio for the
4 group V mortgage loans are 10.250% and 95.000%, respectively. The weighted average original
5 LTV ratio for the group V mortgage loans is approximately 71.516%." CSFB 2005-9 Pros. Sup.
6 S-50.

7 **Item 62. Details of the results of the AVM analysis:**

8	Number of loans	2,934
9	Number of properties on which there was enough information for the model to determine a true market value	752
10	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	373
11	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$31,175,787
12	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	173
13	Aggregate amount by which the true market values of those properties exceed their stated values	\$14,125,700
14	Number of loans with LTVs over 100%, as stated by Defendants	0
15	Number of loans with LTVs over 100%, as determined by the model	72
16	Weighted-average LTV, as stated by Defendants (Group 5)	71.6%
17	Weighted-average LTV, as determined by the model (Group 5)	80.6%

18 **Item 71. Undisclosed additional liens:**

19 (a) Minimum number of properties with additional liens: 117

20 (b) Total reduction in equity from additional liens: \$14,608,026

21 (c) Weighted-average reduction in equity from additional liens: 68.6%

22 **Item 82. Untrue or misleading statements about compliance with USPAP:**

23 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
24 following statement about the appraisals of the properties that secured the mortgage loans in the
25 collateral pool of this securitization: "All appraisals conform to the Uniform Standards of
26 Professional Appraisal Practice adopted by the Appraisal Standards Board of the Appraisal
27 Foundation and must be on forms acceptable to Fannie Mae and/or Freddie Mac." CSFB 2005-9
28 Pros. Sup. S-54.

1 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 2 **that secured the mortgage loans:**

3 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
 4 following statements about the occupancy status of the properties that secured the mortgage loans
 5 in the collateral pool of this securitization.

6 (a) In the "Mortgage Loan Statistical Information" section, described in Item 52
 7 above, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group I
 8 Occupancy Types." This table divided the mortgage loans in group I into the categories
 9 "Primary," "Investment," and "Second Home." The table made untrue and misleading statements
 10 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent
 11 of aggregate principal balance outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-
 12 38.

13 (b) In the "Group I Occupancy Types" table, Credit Suisse and CSFB Mortgage
 14 Securities stated that 92.61% of the mortgage loans in group I were secured by a "Primary"
 15 residence, 2.13% by an "Investment" property, and 5.26% by a "Second Home." CSFB 2005-9
 16 Pros. Sup. S-38.

17 (c) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 18 Mortgage Securities presented a table entitled "Group II Occupancy Types." This table divided
 19 the mortgage loans in group II into the categories "Primary," "Investment," and "Second Home."
 20 The table made untrue and misleading statements about the number of mortgage loans, the
 21 aggregate principal balance outstanding, and the percent of aggregate principal balance
 22 outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-41.

23 (d) In the "Group II Occupancy Types" table, Credit Suisse and CSFB Mortgage
 24 Securities stated that 92.48% of the mortgage loans in group II were secured by a "Primary"
 25 residence, 2.6% by an "Investment" property, and 4.92% by a "Second Home." CSFB 2005-9
 26 Pros. Sup. S-41.

27 (e) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 28 Mortgage Securities presented a table entitled "Group III Occupancy Types." This table divided

1 the mortgage loans in loan group III into the categories "Primary," "Investment," and "Second
 2 Home." The table made untrue and misleading statements about the number of mortgage loans,
 3 the aggregate principal balance outstanding, and the percent of aggregate principal balance
 4 outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-44.

5 (f) In the "Group III Occupancy Types" table, Credit Suisse and CSFB Mortgage
 6 Securities stated that 86.49% of the mortgage loans in group III were secured by a "Primary"
 7 residence, 11.27% by an "Investment" property and 2.24% by a "Second Home." CSFB 2005-9
 8 Pros. Sup. S-44.

9 (g) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 10 Mortgage Securities presented another table entitled "Group IV Occupancy Types." The table
 11 made untrue and misleading statements about the number of mortgage loans, the aggregate
 12 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 13 of these categories. This table stated that 100% of the mortgage loans in loan group IV were
 14 secured by an "Investment" property. CSFB 2005-9 Pros. Sup. S-47.

15 (h) In the "Mortgage Loan Statistical Information" section, Credit Suisse and CSFB
 16 Mortgage Securities presented a table entitled "Group V Occupancy Types." This table divided
 17 the mortgage loans in loan group V into the categories "Primary," "Second Home," and
 18 "Investment." The table made untrue and misleading statements about the number of mortgage
 19 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
 20 outstanding in each of these categories. CSFB 2005-9 Pros. Sup. S-50.

21 (i) In the "Group V Occupancy Types" table, Credit Suisse and CSFB Mortgage
 22 Securities stated that 90.43% of the mortgage loans in group V were secured by a "Primary"
 23 residence, 6.77% by an "Investment" property, and 2.8% by a "Second Home." CSFB 2005-9
 24 Pros. Sup. S-50.

25 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 26 (a) **Number of loans on which the owner of the property instructed tax**
 27 **authorities to send property tax bills to him or her at a different address: 52**
 28

- 1 (b) Number of loans on which the owner of the property could have, but did not,
- 2 designate the property as his or her homestead: 95
- 3 (c) Number of loans on which the owner of the property owned three or more
- 4 properties: 10
- 5 (d) Number of loans that went straight from current to foreclosure or ownership
- 6 by lender: 3
- 7 (e) Eliminating duplicates, number of loans about which one or more of
- 8 statements (a) through (d) is true: 143

9 **Item 99. Untrue or misleading statements about the underwriting standards of the**
 10 **originators of the mortgage loans:**

11 On pages S-53 through S-55 of the prospectus supplement, Credit Suisse and CSFB
 12 Mortgage Securities made statements about the underwriting guidelines of the originators of all of
 13 the mortgage loans in the collateral pool of this securitization. All of those statements are
 14 incorporated herein by reference. In particular, Credit Suisse and CSFB Mortgage Securities
 15 stated that:

16 (a) "[E]xceptions to the underwriting standards described herein are made in the event
 17 that compensating factors are demonstrated by a prospective borrower." CSFB 2005-9 Pros. Sup.
 18 S-53.

19 (b) "The adequacy of the mortgaged property as security for repayment of the related
 20 mortgage loan will generally have been determined by an appraisal in accordance with pre-
 21 established appraisal procedure guidelines for appraisals established by or acceptable to the
 22 originator." CSFB 2005-9 Pros. Sup. S-54.

23 **Item 106. Early payment defaults:**

- 24 (a) Number of the mortgage loans that suffered EPDs: 16
- 25 (b) Percent of the mortgage loans that suffered EPDs: 0.5%
- 26 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
- 27 made at the same time as the loans in the collateral pool that experienced
- 28 EPDs: 0.18%

- 1 **Item 107. 90+ days delinquencies:**
- 2 (a) **Number of the mortgage loans that suffered 90+ days delinquencies: 462**
- 3 (b) **Percent of the mortgage loans that suffered 90+ days delinquencies: 15.7%**
- 4 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
- 5 **made at the same time as the loans in the collateral pool that suffered 90+**
- 6 **days delinquencies: 16.5%**
- 7 **Item 108. 30+ days delinquencies in this securitization:**
- 8 (a) **Number of the mortgage loans that were 30+ days delinquent on March 31,**
- 9 **2010: 450**
- 10 (b) **Percent of the mortgage loans that were 30+ days delinquent on March 31,**
- 11 **2010: 15.3%**
- 12 (c) **Percent of all mortgage loans in the United States that were 30+ days**
- 13 **delinquent on March 31, 2010: 14.7%**
- 14 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**
- 15 On page S-9 of the prospectus supplement, Credit Suisse and CSFB Mortgage Securities
- 16 made statements about the ratings assigned to the certificates issued in this securitization. Credit
- 17 Suisse and CSFB Mortgage Securities stated that the Bank's certificate was rated Aaa by
- 18 Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the
- 19 highest ratings available from these two rating agencies.
- 20 Credit Suisse and CSFB Mortgage Securities also stated: "When issued, the offered
- 21 certificates will receive ratings that are not lower than those listed in the table beginning on page
- 22 S-9 of this prospectus supplement." CSFB 2005-9 Pros. Sup. S-17.
- 23 Credit Suisse and CSFB Mortgage Securities also stated: "It is a condition to the issuance
- 24 of the offered certificates that they be rated as indicated on pages S-9 and S-10 of this prospectus
- 25 supplement by Standard & Poor's Ratings Services, a division of The McGraw Hill Companies,
- 26 Inc. ("S&P") and Moody's Investors Services, Inc. ("Moody's")." CSFB 2005-9 Pros. Sup. S-
- 27 127.

- 1 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
2 **statements:**
- 3 (a) **Number of loans whose LTVs were materially understated: 373**
4 (b) **Number of loans in which the owner's equity was reduced by 5% or more by**
5 **undisclosed additional liens: 112**
6 (c) **Number of loans that suffered EPDs: 16**
7 (d) **Number of loans in which the properties were stated to be owner-occupied**
8 **but were not: 143**
9 (e) **Eliminating duplicates, number of loans about which the Defendants made**
10 **untrue or misleading statements: 557**
11 (f) **Eliminating duplicates, percent of loans about which the Defendants made**
12 **untrue or misleading statements: 19.0%**

SCHEDULE 6 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse and CSFB Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2005-2 was a securitization in February 2005 of 3,987 mortgage loans,² in seven groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by DLJ Mortgage Capital, Inc. ARMT 2005-2 Pros. Sup. S-37.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche 5-A-2, for which the Bank paid \$50,552,734 plus accrued interest on February 28, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's - AAA; Moody's - Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's - Caa2; Moody's - Aaa.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/802106/000095011705000820/a39315.txt>.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The weighted-average original LTV of the mortgage loans in loan group 1 was 73.52%. ARMT 2005-2 Pros. Sup. S-16.

² ARMT 2005-2 was a prefunded securitization. On the closing date of the securitization there were 3,987 mortgage loans in the trust. After the closing date of the securitization, the trust purchased an additional 199 mortgage loans.

1 (b) The weighted-average original LTV of the mortgage loans in loan group 2 was
2 72.33%. ARMT 2005-2 Pros. Sup. S-16.

3 (c) The weighted-average original LTV of the mortgage loans in loan group 3 was
4 70.5%. ARMT 2005-2 Pros. Sup. S-16.

5 (d) The weighted-average original LTV of the mortgage loans in loan group 4 was
6 75.27%. ARMT 2005-2 Pros. Sup. S-16.

7 (e) The weighted-average original LTV of the mortgage loans in loan group 5 was
8 75.05%. ARMT 2005-2 Pros. Sup. S-16.

9 (f) The weighted-average original LTV of the all of the mortgage loans in loan groups
10 1 through 5 was 73.69%. ARMT 2005-2 Pros. Sup. S-16.

11 (g) The weighted-average LTV of the mortgage loans in loan group 6A was 77.15%.
12 ARMT 2005-2 Pros. Sup. S-16.

13 (h) The weighted-average LTV of the mortgage loans in loan group 6B was 73.23%.
14 ARMT 2005-2 Pros. Sup. S-16.

15 (i) The weighted-average LTV of the all of the mortgage loans in loan groups 6A and
16 6B was 74.01%. ARMT 2005-2 Pros. Sup. S-16.

17 (j) "All of the initial mortgage loans as of the cut-off date had LTV ratio at
18 origination of 100% or less." ARMT 2005-2 Pros. Sup. S-32.

19 (k) In Annex III of the prospectus supplement ("Mortgage Loan Statistical
20 Information"), Credit Suisse and CSFB Mortgage Securities presented tables of statistics about
21 the mortgage loans in the collateral pool. ARMT 2005-2 Pros. Sup. III-1 to III-68. Each table
22 focused on a certain characteristic of the loans (for example, cut-off date principal balance) and
23 divided the mortgage loans into categories based on that characteristic (for example, mortgage
24 loans with cut-off date principal balances of \$150,000.01 to \$175,000, \$300,000.01 to \$400,000,
25 \$400,000.01 to \$500,000, etc.). Each table then presented various data about the mortgage loans
26 in each category. One of the tables, entitled "Group 1 Original LTV Ratios," divided the
27 mortgage loans in loan group 1 into nine categories of original LTV (for example, less than or
28 equal to 50%, 55.01% to 60%, 60.01% to 65%, etc.). The table made untrue and misleading

1 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
2 the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2
3 Pros. Sup. III-3.

4 (l) "The minimum original LTV ratio and the maximum original LTV ratio for the
5 initial mortgage loans in loan group 1 are 20.20% and 93.02%, respectively. As of the cut-off
6 date, the weighted average original LTV ratio for the mortgage loans in loan group 1 will be
7 approximately 73.52%." ARMT 2005-2 Pros. Sup. III-3.

8 (m) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
9 entitled "Group 2 Original LTV Ratios." This table divided the mortgage loans in loan group 2
10 into 10 categories of original LTV ratio (for example, less than or equal to 50%, 50.01% to 55%,
11 55.01% to 60%, etc). The table made untrue and misleading statements about the number of
12 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
13 principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-9.

14 (n) "The minimum original LTV ratio and the maximum original LTV ratio for the
15 initial mortgage loans in loan group 2 are 24.63% and 94.99%, respectively. As of the cut-off
16 date, the weighted average original LTV ratio for the mortgage loans in loan group 2 will be
17 approximately 72.33%." ARMT 2005-2 Pros. Sup. III-9.

18 (o) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
19 entitled "Group 3 Original LTV Ratios." This table divided the mortgage loans in loan group 3
20 into nine categories of original LTV (for example, less than or equal to 50%, 50.01% to 55%,
21 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of
22 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
23 principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-15.

24 (p) "The minimum original LTV ratio and the maximum original LTV ratio for the
25 initial mortgage loans in loan group 3 are 24.75% and 95.00%, respectively. As of the cut-off
26 date, the weighted average original LTV ratio for the mortgage loans in loan group 3 will be
27 approximately 70.5%." ARMT 2005-2 Pros. Sup. III-15.

28

1 (q) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
2 entitled "Group 4 Original LTV Ratios." This table divided the mortgage loans in loan group 4
3 into 11 categories of original LTV (for example, less than or equal to 50%, 50.01% to 55%,
4 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of
5 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
6 principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-21.

7 (r) "The minimum original LTV ratio and the maximum original LTV ratio for the
8 initial mortgage loans in loan group 4 are 17.39% and 100.00%, respectively. As of the cut-off
9 date, the weighted average original LTV ratio for the mortgage loans in loan group 4 will be
10 approximately 75.27%." ARMT 2005-2 Pros. Sup. III-21.

11 (s) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a similar
12 table entitled "Group 5 Original LTV Ratios." This table divided the mortgage loans in loan
13 group 5 into 11 categories of original LTV (for example, less than or equal to 50%, 50.01% to
14 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number
15 of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
16 principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-28.

17 (t) "The minimum original LTV ratio and the maximum original LTV ratio for the
18 initial mortgage loans in loan group 5 are 12.22% and 97.00%, respectively. As of the cut-off
19 date, the weighted average original LTV ratio for the mortgage loans in loan group 5 will be
20 approximately 75.05%." ARMT 2005-2 Pros. Sup. III-28.

21 (u) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
22 entitled "Groups 1-5 Original LTV Ratios." This table divided the all of the mortgage loans in
23 loan groups 1 through 5 into 11 categories of original LTV (for example, less than or equal to
24 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements
25 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent
26 of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup.
27 III-35.

(v) "The minimum original LTV ratio and the maximum original LTV ratio for the initial mortgage loans in loan groups 1-5 are 12.22% and 100.00%, respectively. As of the cut-off date, the weighted average original LTV ratio for the mortgage loans in loan groups 1-5 will be approximately 73.696%." ARMT 2005-2 Pros. Sup. III-35.

(w) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group 6A Original LTV Ratios." This table divided the mortgage loans in loan group 6A into 11 categories of original LTV (for example, less than or equal to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-43.

(x) "The minimum original LTV ratio and the maximum original LTV ratio for the initial mortgage loans in loan group 6A are 14.12% and 100.00%, respectively. As of the cut-off date, the weighted average original LTV ratio for the mortgage loans in loan group 6A will be approximately 77.15%." ARMT 2005-2 Pros. Sup. III-43.

(y) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group 6B Original LTV Ratios." This table divided the mortgage loans in loan group 6B into 11 categories of original LTV (for example, less than or equal to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-52.

(z) "The minimum original LTV ratio and the maximum original LTV ratio for the initial mortgage loans in loan group 6B are 15.00% and 100.00%, respectively. As of the cut-off date, the weighted average original LTV ratio for the initial mortgage loans in loan group 6B will be approximately 73.23%." ARMT 2005-2 Pros. Sup. III-52.

(aa) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group 6A and Group 6B Original LTV Ratios." This table divided all of the mortgage loans in loan groups 6A and 6B into 11 categories of original LTV (for example, less than or equal to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading

statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-62.

(bb) "The minimum original LTV ratio and the maximum original LTV ratio for the initial mortgage loans in loan group 6A and loan group 6B are 14.12% and 100.00%, respectively. As of the cut-off date, the weighted average original LTV ratio for the initial mortgage loans in loan group 6A and loan group 6B will be approximately 74.01%." ARMT 2005-2 Pros. Sup. III-62.

Item 62. Details of the results of the AVM analysis:

Number of loans	4,186
Number of properties on which there was enough information for the model to determine a true market value	2,277
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,235
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$82,586,778
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	376
Aggregate amount by which the true market values of those properties exceed their stated values	\$26,378,893
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	198
Weighted-average LTV, as stated by Defendants (Group 5)	75.1%
Weighted-average LTV, as determined by the model (Group 5)	83.3%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 280
- (b) Total reduction in equity from additional liens: \$23,490,386
- (c) Weighted-average reduction in equity from additional liens: 69.7%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the following statement about the appraisals of the properties that secured the mortgage loans in the collateral pool of this securitization: "The underwriting standards typically differ from, and are

1 generally less stringent than, the underwriting standards established by Fannie Mae or Freddie
2 Mac." ARMT 2005-2 Pros. Sup. S-17.

3 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
4 following statement about the appraisals of the properties that secured the mortgage loans in the
5 collateral pool of this securitization: "The underwriting standards applicable to the mortgage
6 loans typically differ from, and are, with respect to a substantial number of mortgage loans,
7 generally less stringent than, the underwriting standards established by Fannie Mae or Freddie
8 Mac primarily with respect to original principal balances, loan-to-value ratios, borrower income,
9 required documentation, interest rates, borrower occupancy of the mortgaged property and/or
10 property types." ARMT 2005-2 Pros. Sup. S-37.

11 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
12 following statement about the appraisals of the properties that secured the mortgage loans in the
13 collateral pool of this securitization: "All appraisals conform to the Uniform Standards of
14 Professional Appraisal Practice adopted by the Appraisal Standards Board of the Appraisal
15 Foundation and must be on forms acceptable to Fannie Mae and/or Freddie Mac." ARMT 2005-2
16 Pros. Sup. S-38.

17 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
18 **that secured the mortgage loans:**

19 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
20 following statements about the occupancy status of the properties that secured the mortgage loans
21 in the collateral pool of this securitization.

22 (a) 92.71% of the mortgage loans in loan group 1 were secured by a "Primary"
23 residence. ARMT 2005-2 Pros. Sup. S-16.

24 (b) 93.12% of the mortgage loans in loan group 2 were secured by a "Primary"
25 residence. ARMT 2005-2 Pros. Sup. S-16.

26 (c) 92.8% of the mortgage loans in loan group 3 were secured by a "Primary"
27 residence. ARMT 2005-2 Pros. Sup. S-16.

1 (d) 86.28% of the mortgage loans in loan group 4 were secured by a "Primary"
2 residence. ARMT 2005-2 Pros. Sup. S-16.

3 (e) 79.12% of the mortgage loans in loan group 5 were secured by a "Primary"
4 residence. ARMT 2005-2 Pros. Sup. S-16.

5 (f) 87.18% of all of the mortgage loans in loan groups 1 through 5 were secured by a
6 "Primary" residence. ARMT 2005-2 Pros. Sup. S-16.

7 (g) 74.64% of the mortgage loans in loan group 6A were secured by a "Primary"
8 residence. ARMT 2005-2 Pros. Sup. S-16.

9 (h) 81.33% of the mortgage loans in loan group 6B were secured by a "Primary"
10 residence. ARMT 2005-2 Pros. Sup. S-16.

11 (i) 79.99% of all of the mortgage loans in loan groups 6A and 6B were secured by a
12 "Primary" residence. ARMT 2005-2 Pros. Sup. S-16.

13 (j) In Annex III of the prospectus supplement, described in Item 52 above, Credit
14 Suisse and CSFB Mortgage Securities presented a table entitled "Group 1 Occupancy Types."
15 This table divided the mortgage loans in loan group 1 into the categories "Primary,"
16 "Investment," and "Second Home." The table made untrue and misleading statements about the
17 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
18 aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-
19 2.

20 (k) In the "Group 1 Occupancy Types" table, Credit Suisse and CSFB Mortgage
21 Securities stated that 92.71% of the mortgage loans in loan group 1 were secured by a "Primary"
22 residence, 3.31% by an "Investment" property, and 3.98% by a "Second Home." ARMT 2005-2
23 Pros. Sup. III-2.

24 (l) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
25 entitled "Group 2 Occupancy Types." This table divided the mortgage loans in loan group 2 into
26 the categories "Primary," "Investment," and "Second Home." The table made untrue and
27 misleading statements about the number of mortgage loans, the aggregate principal balance
28

1 outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. ARMT 2005-2 Pros. Sup. III-8.

3 (m) In the "Group 2 Occupancy Types" table, Credit Suisse and CSFB Mortgage
4 Securities stated that 93.12% of the mortgage loans in loan group 2 were secured by a "Primary"
5 residence, 2.5% by an "Investment" property, and 4.38% by a "Second Home." ARMT 2005-2
6 Pros. Sup. III-8.

7 (n) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
8 entitled "Group 3 Occupancy Types." This table divided the mortgage loans in loan group 3 into
9 the categories "Primary," "Investment," and "Second Home." The table made untrue and
10 misleading statements about the number of mortgage loans, the aggregate principal balance
11 outstanding, and the percent of aggregate principal balance outstanding in each of these
12 categories. ARMT 2005-2 Pros. Sup. III-14.

13 (o) In the "Group 3 Occupancy Types" table, Credit Suisse and CSFB Mortgage
14 Securities stated that 92.8% of the mortgage loans in loan group 3 were secured by a "Primary"
15 residence, 4.69% by an "Investment" property, and 2.52% by a "Second Home." ARMT 2005-2
16 Pros. Sup. III-14.

17 (p) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
18 entitled "Group 4 Occupancy Types." This table divided the mortgage loans in loan group 4 into
19 the categories "Primary," "Investment," and "Second Home." The table made untrue and
20 misleading statements about the number of mortgage loans, the aggregate principal balance
21 outstanding, and the percent of aggregate principal balance outstanding in each of these
22 categories. ARMT 2005-2 Pros. Sup. III-20.

23 (q) In the "Group 4 Occupancy Types" table, Credit Suisse and CSFB Mortgage
24 Securities stated that 86.28% of the mortgage loans in loan group 4 were secured by a "Primary"
25 residence, 10.54% by an "Investment" property, and 3.18% by a "Second Home." ARMT 2005-2
26 Pros. Sup. III-20.

27 (r) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
28 entitled "Group 5 Occupancy Types." This table divided the mortgage loans in loan group 5 into

1 the categories "Primary," "Investment," and "Second Home." The table made untrue and
2 misleading statements about the number of mortgage loans, the aggregate principal balance
3 outstanding, and the percent of aggregate principal balance outstanding in each of these
4 categories. ARMT 2005-2 Pros. Sup. III-27.

5 (s) In the "Group 5 Occupancy Types" table, Credit Suisse and CSFB Mortgage
6 Securities stated that 79.12% of the mortgage loans in loan group 5 were secured by a "Primary"
7 residence, 16.21% by an "Investment" property, and 4.67% by a "Second Home." ARMT 2005-2
8 Pros. Sup. III-27.

9 (t) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
10 entitled "Groups 1-5 Occupancy Types." This table divided all of the mortgage loans in loan
11 groups 1 through 5 into the categories "Primary," "Investment," and "Second Home." The table
12 made untrue and misleading statements about the number of mortgage loans, the aggregate
13 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
14 of these categories. ARMT 2005-2 Pros. Sup. III-34.

15 (u) In the "Groups 1-5 Occupancy Types" table, Credit Suisse and CSFB Mortgage
16 Securities stated that 87.18% of all of the mortgage loans in loan groups 1-5 were secured by a
17 "Primary" residence, 8.83% by an "Investment" property, and 3.98% by a "Second Home."
18 ARMT 2005-2 Pros. Sup. III-34.

19 (v) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table
20 entitled "Group 6A Occupancy Types." This table divided the mortgage loans in loan group 6A
21 into the categories "Primary," "Investment," and "Second Home." The table made untrue and
22 misleading statements about the number of mortgage loans, the aggregate principal balance
23 outstanding, and the percent of aggregate principal balance outstanding in each of these
24 categories. ARMT 2005-2 Pros. Sup. III-42.

25 (w) In the "Group 6A Occupancy Types" table, Credit Suisse and CSFB Mortgage
26 Securities stated that 74.64% of the mortgage loans in loan group 6A were secured by a
27 "Primary" residence, 21.84% by an "Investment" property, and 3.52% by a "Second Home."
28 ARMT 2005-2 Pros. Sup. III-42.

(x) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group 6B Occupancy Types." This table divided the mortgage loans in loan group 6B into the categories "Primary," "Investment," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-51.

(y) In the "Group 6B Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 81.33% of the mortgage loans in loan group 6B were secured by a "Primary" residence, 13.41% by an "Investment" property, and 5.26% by a "Second Home." ARMT 2005-2 Pros. Sup. III-51.

(z) In Annex III, Credit Suisse and CSFB Mortgage Securities presented a table entitled "Group 6A and Group 6B Occupancy Types." This table divided all of the mortgage loans in loan groups 6A and 6B into the categories "Primary," "Investment," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. ARMT 2005-2 Pros. Sup. III-62.

(aa) In the "Group 6A and Group 6B Occupancy Types" table, Credit Suisse and CSFB Mortgage Securities stated that 79.99% of all of the mortgage loans in loan group 6B were secured by a "Primary" residence, 15.1% by an "Investment" property, and 4.91% by a "Second Home." ARMT 2005-2 Pros. Sup. III-62.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) **Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 235**
- (b) **Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 326**
- (c) **Number of loans on which the owner of the property owned three or more properties: 19**

1 (d) Number of loans that went straight from current to foreclosure or ownership
2 by lender: 1

3 (e) Eliminating duplicates, number of loans about which one or more of
4 statements (a) through (d) is true: 494

5 Item 99. Untrue or misleading statements about the underwriting standards of the
6 originators of the mortgage loans:

7 On pages S-37 through S-38 of the prospectus supplement, Credit Suisse and CSFB
8 Mortgage Securities made statements about the underwriting guidelines of DLJ Mortgage Capital,
9 Inc., which originated or acquired all of the mortgage loans of this securitization. All of those
10 statements are incorporated herein by reference. In particular, Credit Suisse and CSFB Mortgage
11 Securities stated that:

12 (a) "[E]xceptions to the underwriting standards described herein are made in the event
13 that compensating factors are demonstrated by a prospective borrower." ARMT 2005-2 Pros.
14 Sup. S-37.

15 (b) "The adequacy of the mortgaged property as security for repayment of the related
16 mortgage loan will generally have been determined by an appraisal in accordance with pre-
17 established appraisal procedure guidelines for appraisals established by or acceptable to the
18 originator." ARMT 2005-2 Pros. Sup. S-38.

19 Item 106. Early payment defaults:

20 (a) Number of the mortgage loans that suffered EPDs: 53

21 (b) Percent of the mortgage loans that suffered EPDs: 1.3%

22 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
23 made at the same time as the loans in the collateral pool that experienced
24 EPDs: 0.18%

25 Item 107. 90+ days delinquencies:

26 (a) Number of the mortgage loans that suffered 90+ days delinquencies: 577

27 (b) Percent of the mortgage loans that suffered 90+ days delinquencies: 13.8%

28

- 1 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
 2 **made at the same time as the loans in the collateral pool that suffered 90+**
 3 **days delinquencies: 16.5%**

4 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

5 On page S-7 of the prospectus supplement, Credit Suisse and CSFB Mortgage Securities
 6 made statements about the ratings assigned to the certificates issued in this securitization. Credit
 7 Suisse and CSFB Mortgage Securities stated that the Bank's certificate was rated Aaa by
 8 Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the
 9 highest ratings available from these two rating agencies.

10 Credit Suisse and CSFB Mortgage Securities also stated: "When issued, the offered
 11 certificates . . . will be "mortgage related securities" for purposes of SMMEA. After the
 12 prefunding period, the offered certificates . . . will be "mortgage related securities" for purposes
 13 of SMMEA, so long as they are rated in one of the two highest rating categories by at least one
 14 nationally recognized statistical rating organization." ARMT 2005-2 Pros. Sup. S-15.

15 Credit Suisse and CSFB Mortgage Securities also stated: "When issued, the offered
 16 certificates will receive ratings that are not lower than those listed in the table on page S-7 of this
 17 prospectus supplement." ARMT 2005-2 Pros. Sup. S-15.

18 Credit Suisse and CSFB Mortgage Securities also stated: "It is a condition to the issuance
 19 of the offered certificates that they be rated as indicated on page S-7 of this prospectus
 20 supplement by Moody's Investors Service, Inc. . . . and Standard & Poor's Ratings Services"
 21 ARMT 2005-2 Pros. Sup. S-111.

22 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
 23 **statements:**

- 24 (a) **Number of loans whose LTVs were materially understated: 1,235**
 25 (b) **Number of loans in which the owner's equity was reduced by 5% or more by**
 26 **undisclosed additional liens: 280**
 27 (c) **Number of loans that suffered EPDs: 53**

- 1 (d) Number of loans in which the properties were stated to be owner-occupied
- 2 but were not: 494
- 3 (e) Eliminating duplicates, number of loans about which the Defendants made
- 4 untrue or misleading statements: 1,725
- 5 (f) Eliminating duplicates, percent of loans about which the Defendants made
- 6 untrue or misleading statements: 41.2%
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SCHEDULE 7 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse, CWALT, and Countrywide Financial Corporation.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2007-18CB was a securitization in June 2007 of 3,026 mortgage loans, in two groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Countrywide Home Loans, Inc. CWALT 2007-18CB Pros. Sup. S-39.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche 2-A-22, for which the Bank paid \$108,637,891 plus accrued interest on June 29, 2007.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's – AAA

(e) **Current ratings of the certificate(s):** Standard & Poor's – CC

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/1269518/000136231007001246/c70729e424b5.htm>.

(g) **Registration statement pursuant or traceable to which the certificate(s) were issued:** Certificates in this trust, including the certificate that the Bank purchased, were issued pursuant or traceable to a registration statement filed by CWALT, Inc. with the SEC on form S-3 on April 24, 2007. Annexed to the registration statement was a prospectus. The prospectus was amended from time to time by prospectus supplements whenever a new series of certificates was issued pursuant or traceable to that registration statement.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse and CWALT made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The weighted-average original LTV of the mortgage loans in loan group 1 was 73.21%. CWALT 2007-18CB Pros. Sup. S-5.

(b) The weighted-average original LTV of the mortgage loans in loan group 2 was 70.14%. CWALT 2007-18CB Pros. Sup. S-5.

(c) "No mortgage loan in any loan group had a Loan-to-Value Ratio at origination or on the closing date of more than 100%." CWALT 2007-18CB Pros. Sup. S-35.

(d) In Annex A of the prospectus supplement ("The Mortgage Pool"), Credit Suisse and CWALT presented tables of statistics about the mortgage loans in the collateral pool. CWALT 2007-18CB Pros. Sup. A-1 to A-19. Each table focused on a certain characteristic of the loans (for example, current mortgage loan principal balance) and divided the loans into categories based on that characteristic (for example, loans with a range of current mortgage loan principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. Among these data was the "Weighted Average Original Loan-to-Value Ratio." There were 13 such tables in Annex A for the mortgage loans in loan group 1. In each table, the number of categories into which the loans were divided ranged from three to 22. Thus, in Annex A, Credit Suisse and CWALT made hundreds of statements about the original LTVs of the loans in loan group 1. CWALT 2007-18CB Pros. Sup. A-1 to A-9.

(e) In Annex A, Credit Suisse and CWALT presented similar tables of statistics about the mortgage loans in loan group 2. In these tables, Credit Suisse and CWALT similarly made hundreds of statements about the weighted-average original LTV of the mortgage loans in loan group 2. CWALT 2007-18CB Pros. Sup. A-10 to A-19.

Item 62. Details of the results of the AVM analysis:

Number of loans	3,026
Number of properties on which there was enough information for the model to determine a true market value	1,742
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,176
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$74,482,609

1	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	185
2	Aggregate amount by which the true market values of those properties exceed their stated values	\$11,296,210
3	Number of loans with LTVs over 100%, as stated by Defendants	0
4	Number of loans with LTVs over 100%, as determined by the model	216
5	Weighted-average LTV, as stated by Defendants (Group 2)	70.1%
6	Weighted-average LTV, as determined by the model (Group 2)	79.9%

7 **Item 65. Evidence from subsequent sales of refinanced properties:**

8 Of the 3,026 mortgage loans in the collateral pool, 1,813 were taken out to refinance,
 9 rather than to purchase, properties. For those 1,813 loans, the value (denominator) in the LTV
 10 was an appraised value rather than a sale price. Of those 1,813 properties, 95 were subsequently
 11 sold for a total of approximately \$33,045,059. The total value ascribed to those same properties in
 12 the LTV data reported in the prospectus supplements and other documents sent to the Bank was
 13 \$41,089,300. Thus, those properties were sold for 80.4% of the value ascribed to them, a
 14 difference of 19.6%. This difference cannot be accounted for by declines in house prices in the
 15 areas in which those properties were located.

16 **Item 82. Untrue or misleading statements about compliance with USPAP:**

17 In the prospectus supplement, Credit Suisse and CWALT made the following statement
 18 about the appraisals of the properties that secured the mortgage loans: "All of the mortgage loans
 19 have original principal balances that conform to the guidelines of Fannie Mae and Freddie Mac."
 20 CWALT 2007-18CB Pros. Sup. S-5.

21 In the prospectus supplement, Credit Suisse and CWALT made the following statement
 22 about the appraisals of the properties that secured the mortgage loans: "All of the mortgage loans
 23 have original principal balances that conform to the guidelines of Fannie Mae and Freddie Mac."
 24 CWALT 2007-18CB Pros. Sup. S-34.

25 In the prospectus supplement, Credit Suisse and CWALT made the following statement
 26 about the appraisals of the properties [Countrywide] that secured the mortgage loans: "All
 27 appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in
 28 effect." CWALT 2007-18CB Pros. Sup. S-41.

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Credit Suisse and CWALT made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

(a) In Annex A of the prospectus supplement, described in Item 52, Credit Suisse and CWALT presented a table entitled "Occupancy Types." This table divided the mortgage loans in loan group 1 into the categories "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CWALT 2007-18CB Pros. Sup. A-7.

(b) In the "Occupancy Types" table, Credit Suisse and CWALT stated that 86.59% of the mortgage loans in loan group 1 were secured by a "Primary Residence," 6.67% by an "Investment Property," and 6.74% by a "Secondary Residence." CWALT 2007-18CB Pros. Sup. A-7.

(c) In Annex A, Credit Suisse and CWALT presented another table entitled "Occupancy Types." This table divided the mortgage loans in loan group 2 into the categories "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CWALT 2007-18CB Pros. Sup. A-17.

(d) In the "Occupancy Types" table, Credit Suisse and CWALT stated that 82.61% of the mortgage loans in loan group 2 were secured by a "Primary Residence," 9.28% by an "Investment Property," and 8.11% by a "Secondary Residence." CWALT 2007-18CB Pros. Sup. A-17.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

(a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 223

- 1 (b) Number of loans on which the owner of the property could have, but did not,
2 designate the property as his or her homestead: 336
- 3 (c) Number of loans on which the owner of the property owned three or more
4 properties: 30
- 5 (d) Eliminating duplicates, number of loans about which one or more of
6 statements (a) through (c) is true: 539

7 **Item 99. Untrue or misleading statements about the underwriting standards of the**
8 **originators of the mortgage loans:**

9 On pages S-39 to S-44 of the prospectus supplement, Credit Suisse and CWALT made
10 statements about the underwriting guidelines of Countrywide Home Loans, Inc., which originated
11 or acquired all of the mortgage loans in the collateral pool of this securitization. All of those
12 statements are incorporated herein by reference. In particular, Credit Suisse and CWALT stated
13 that:

14 (a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made
15 if compensating factors are demonstrated by a prospective borrower." CWALT 2007-18CB Pros.
16 Sup. S-40.

17 (b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of
18 Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment
19 ability and the value and adequacy of the mortgaged property as collateral." CWALT 2007-18CB
20 Pros. Sup. S-40.

21 **Item 108. 30+ days delinquencies in this securitization:**

22 (a) Number of the mortgage loans that were 30+ days delinquent on March 31,
23 2010: 597

24 (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,
25 2010: 19.7%

26 (c) Percent of all mortgage loans in the United States that were 30+ days
27 delinquent on March 31, 2010: 14.7%

28

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On page S-6 of the prospectus supplement, Credit Suisse and CWALT made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse and CWALT stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse and CWALT also stated: "The offered certificates will not be offered unless they are assigned the indicated ratings by Fitch Ratings ("Fitch"), Standard & Poor's . . . and Moody's Investors Service, Inc. . . . "N/R" indicates that the agency was not asked to rate the certificates." CWALT 2007-18CB Pros. Sup. S-9.

Credit Suisse and CWALT also stated: "It is a condition to the issuance of the offered certificates that they be assigned the respective ratings set forth in the Summary of this prospectus supplement." CWALT 2007-18CB Pros. Sup. S-118.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) Number of loans whose LTVs were materially understated: 1,176
- (b) Number of loans in which the properties were stated to be owner-occupied but were not: 539
- (c) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,401
- (d) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 46.3%

SCHEDULE 8 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendant Credit Suisse.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** RALI Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QO1 was a securitization in January 2007 of 1,728 mortgage loans in one pool. The mortgage loans in the collateral pool of this securitization were originated or acquired by Homecomings Financial, LLC and various undisclosed originators. Homecomings Financial, LLC originated or acquired 37.1% of the loans in the collateral pool. RALI 2007-QO1 Pros. Sup. S-4 and S-49.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank a senior certificate in this securitization, in tranche A-1, for which the Bank paid \$91,000,000 plus accrued interest on January 30, 2007.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's – AAA; Moody's – Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's – B3; Moody's – Aaa.

(f) **URL of prospectus supplement for this securitization:**
http://www.sec.gov/Archives/edgar/data/949493/000089109207000308/e26140_424b5.txt.

(g) **Registration statement pursuant or traceable to which the certificate(s) were issued:** Certificates in this trust, including the certificate that the Bank purchased, were issued pursuant or traceable to a registration statement filed by Residential Accredit Loans, Inc. with the SEC on form S-3 on March 3, 2006. Annexed to the registration statement was a prospectus. The prospectus was amended from time to time by prospectus supplements whenever a new series of certificates was issued pursuant or traceable to that registration statement.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) "[M]ortgage loans with loan-to-value ratios greater than 80% . . . constitute 5.5% of the mortgage pool by principal balance . . ." RALI 2007-QO1 Pros. Sup. S-19.

(b) In Annex I of the prospectus supplement ("Mortgage Loan Statistical Information"), Credit Suisse presented tables of statistics about the mortgage loans in the collateral pool. RALI 2007-QO1 Pros. Sup. I-1 to I-11. Each table focused on a certain characteristic of the loans (for example, original mortgage loan principal balance) and divided the loans into categories based on that characteristic (for example, loans with original mortgage loan principal balances of \$100,000 or less, \$100,001 to \$200,000, \$200,001 to \$300,000, etc.). Each table then presented various data about the loans in each category. Among these data was the "Weighted Average Loan-to-Value Ratio." There were 23 such tables in Annex I. In each table, the number of categories into which the loans were divided ranged from two to 42. Thus, in Annex I, Credit Suisse made hundreds of statements about the LTVs of the loans in the collateral pool. RALI 2007-QO1 Pros. Sup. I-1 to I-11.

(c) "The weighted average loan-to-value ratio at origination of the mortgage loans will be approximately 74.34%." RALI 2007-QO1 Pros. Sup. I-4.

Item 62. Details of the results of the AVM analysis:

Number of loans	1,728
Number of properties on which there was enough information for the model to determine a true market value	1,214
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	935
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$92,261,962
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	78
Aggregate amount by which the true market values of those properties exceed their stated values	\$5,806,136
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	249

1	Weighted-average LTV, as stated by Defendants	74.3%
2	Weighted-average LTV, as determined by the model	90.6%

3 **Item 65. Evidence from subsequent sales of refinanced properties:**

4 Of the 1,728 mortgage loans in the collateral pool, 1,412 were taken out to refinance,
 5 rather than to purchase, properties. For those 1,412 loans, the value (denominator) in the LTV
 6 was an appraised value rather than a sale price. Of those 1,412 properties, 327 were subsequently
 7 sold for a total of approximately \$95,771,804. The total value ascribed to those same properties in
 8 the LTV data reported in the prospectus supplements and other documents sent to the Bank was
 9 \$175,290,850. Thus, those properties were sold for 54.6% of the value ascribed to them, a
 10 difference of 45.4%. This difference cannot be accounted for by declines in house prices in the
 11 areas in which those properties were located.

12 **Item 71. Undisclosed additional liens:**

- 13 (a) Minimum number of properties with additional liens: 85
 14 (b) Total reduction in equity from additional liens: \$9,465,431
 15 (c) Weighted-average reduction in equity from additional liens: 62.5%

16 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 17 **that secured the mortgage loans:**

18 In the prospectus supplement, Credit Suisse made the following statements about the
 19 occupancy status of the properties that secured the mortgage loans in the collateral pool of this
 20 securitization.

21 (d) "[M]ortgage loans secured by non-owner occupied properties . . . constitute 10.4%
 22 of the mortgage pool by principal balance . . ." RALI 2007-QO1 Pros. Sup. S-19.

23 (e) In Annex I of the prospectus supplement, described in Item 52, Credit presented a
 24 table entitled "Occupancy Types of the Mortgage Loans." This table divided all of the mortgage
 25 loans in the collateral pool into the categories "Primary Residence," "Non-Owner Occupied," and
 26 "Second/Vacation." The table made untrue and misleading statements about the number of
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1 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate
2 principal balance outstanding in each of these categories. RALI 2007-QO1 Pros. Sup. I-6.

3 (f) In the "Occupancy Types of the Mortgage Loans" table, Credit Suisse stated that
4 85.71% of the mortgage loans in the collateral pool were secured by a "Primary Residence,"
5 10.44% by a "Non-Owner Occupied" property, and 3.85% by a "Second/Vacation" property.
6 RALI 2007-QO1 Pros. Sup. I-6.

7 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 8 (a) Number of loans on which the owner of the property instructed tax
9 authorities to send property tax bills to him or her at a different address: 153
10 (b) Number of loans on which the owner of the property could have, but did not,
11 designate the property as his or her homestead: 254
12 (c) Number of loans on which the owner of the property owned three or more
13 properties: 30
14 (d) Number of loans that went straight from current to foreclosure or ownership
15 by lender: 1
16 (e) Eliminating duplicates, number of loans about which one or more of
17 statements (a) through (d) is true: 367

18 **Item 99. Untrue or misleading statements about the underwriting standards of the**
19 **originators of the mortgage loans:**

20 On pages S-47 through S-49 of the prospectus supplement, Credit Suisse made statements
21 about the underwriting guidelines applied in the origination of all of the mortgage loans in the
22 collateral pool of this securitization. All of those statements are incorporated herein by reference.
23 In particular, Credit Suisse stated that:

24 (a) "[A] mortgage loan may be considered to comply with the underwriting standards
25 described above, even if one or more specific criteria included in the underwriting standards were
26 not satisfied, if other factors positively compensated for the criteria that were not satisfied." RALI
27 2007-QO1 Pros. Sup. S-49.

(b) "The depositor expects that the originator of each of the mortgage loans will have applied, consistent with applicable federal and state laws and regulations, underwriting procedures intended to evaluate the borrower's credit standing and repayment ability and/or the value and adequacy of the related property as collateral." RALI 2007-QO1 Pros. 12.

(c) "The adequacy of the mortgaged property as security for repayment of the related mortgage loan will typically have been determined by an appraisal or an automated valuation, as described above under '--Loan-to-Value Ratio.'" RALI 2007-QO1 Pros. 13.

(d) "The level of review by Residential Funding Company, LLC, if any, will vary depending on several factors. Residential Funding Company, LLC, on behalf of the depositor, typically will review a sample of the mortgage loans purchased by Residential Funding Company, LLC, for conformity with the applicable underwriting standards and to assess the likelihood of repayment of the mortgage loan from the various sources for such repayment, including the mortgagor, the mortgaged property, and primary mortgage insurance, if any. Such underwriting reviews will generally not be conducted with respect to any individual mortgage pool related to a series of certificates." RALI 2007-QO1 Pros. 14.

Item 106. Early payment defaults:

(a) Number of the mortgage loans that suffered EPDs: 27

(b) Percent of the mortgage loans that suffered EPDs: 1.6%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.83%

Item 107. 90+ days delinquencies:

(a) Number of the mortgage loans that suffered 90+ days delinquencies: 891

(b) Percent of the mortgage loans that suffered 90+ days delinquencies: 51.6%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that suffered 90+ days delinquencies: 33.9%

Item 108. 30+ days delinquencies in this securitization:

- (a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 936
- (b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 54.2%
- (c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On page S-6 of the prospectus supplement, Credit Suisse made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse also stated: "When issued, the offered certificates will receive ratings which are not lower than those listed in the table on page S-6 of this prospectus supplement." RALI 2007-QO1 Pros. Sup. S-15.

Credit Suisse also stated: "It is a condition of the issuance of the offered certificates that they be rated as indicated on page S-6 of this prospectus supplement." RALI 2007-QO1 Pros. Sup. S-112.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) Number of loans whose LTVs were materially understated: 935
- (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 85
- (c) Number of loans that suffered EPDs: 27
- (d) Number of loans in which the properties were stated to be owner-occupied but were not: 367
- (e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,132

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(f) **Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 65.5%**

SCHEDULE 9 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse, CWALT, and Countrywide Financial Corporation.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-54CB was a securitization in September 2005 of 4,031 mortgage loans,³ in three groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Countrywide Home Loans, Inc. CWALT 2005-54CB Pros. Sup. S-44.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank two senior certificates in this securitization, in tranche 2-A-1 and tranche 3-A-5, for which the Bank paid \$100,000,000 and \$98,888,800 plus accrued interest, respectively, on September 30, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Certificate 2-A-1: Standard & Poor's – AAA; Moody's – Aaa. Certificate 3-A-5: Standard & Poor's – AAA; Moody's – Aaa.

(e) **Current ratings of the certificate(s):** Certificate 2-A-1: Standard & Poor's – Caa2; Moody's Aaa. Certificate 3-A-5: Standard & Poor's – Caa2; Moody's Aaa.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/1269518/000095012905009553/v12827e424b5.txt>.

(g) **Registration statement pursuant or traceable to which the certificate(s) were issued:** Certificates in this trust, including the certificates that the Bank purchased, were issued pursuant or traceable to a registration statement filed by CWALT, Inc. with the SEC on form S-3 on July 25, 2005. Annexed to the registration statement was a prospectus. The prospectus was

³ CWALT 2005-54CB was a prefunded securitization. On the closing date of the securitization there were 4,031 mortgage loans in the trust. After the closing date of the securitization, the trust purchased an additional 432 mortgage loans.

1 amended from time to time by prospectus supplements whenever a new series of certificates was
2 issued pursuant or traceable to that registration statement.

3 **Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

4 In the prospectus supplement, Credit Suisse and CWALT made the following statements
5 about the LTVs of the mortgage loans in the collateral pool of this securitization.

6 (a) "No Initial Mortgage Loan in any loan group had a Loan-to-Value Ratio at
7 origination of more than 95.00%." CWALT 2005-54CB Pros. Sup. S-18.

8 (b) In the section of the prospectus supplement entitled "The Mortgage Pool," Credit
9 Suisse and CWALT presented tables of statistics about the mortgage loans in the collateral pool.
10 CWALT 2005-54CB Pros. Sup. S-20 to S-40. Each table focused on a certain characteristic of the
11 loans (for example, current mortgage loan principal balance) and divided the loans into categories
12 based on that characteristic (for example, loans with a range of current mortgage loan principal
13 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table
14 then presented various data about the loans in each category. Among these data was the
15 "Weighted Average Original Loan-to-Value Ratio." There were 10 such tables in "The Mortgage
16 Pool" section for the loans in loan group 1. In each table, the number of categories into which the
17 loans were divided ranged from three to 27. Thus, in "The Mortgage Pool" section, Credit Suisse
18 and CWALT made hundreds of statements about the original LTVs of the loans in loan group 1.
19 CWALT 2005-54CB Pros. Sup. S-20 to S-26.

20 (c) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio
21 of the Initial Mortgage Loans in loan group 1 is approximately 72.74%." CWALT 2005-54CB
22 Pros. Sup. S-23.

23 (d) In "The Mortgage Pool" section, Credit Suisse and CWALT presented similar
24 tables of statistics about the mortgage loans in loan group 2. In these tables, Credit Suisse and
25 CWALT similarly made hundreds of statements about the original LTVs of the loans in loan
26 group 2. CWALT 2005-54CB Pros. Sup. S-27 to S-33.

(e) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans in loan group 2 is approximately 72.78%." CWALT 2005-54CB Pros. Sup. S-30.

(f) In "The Mortgage Pool" section, Credit Suisse and CWALT presented similar tables of statistics about the mortgage loans in loan group 3. In these tables, Credit Suisse and CWALT similarly made hundreds of statements about the original LTVs of the loans in loan group 3. CWALT 2005-54CB Pros. Sup. S-34 to S-40.

(g) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans in loan group 3 is approximately 71.32%." CWALT 2005-54CB Pros. Sup. S-37.

Item 62. Details of the results of the AVM analysis:

Number of loans	4,463
Number of properties on which there was enough information for the model to determine a true market value	2,791
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,515
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$77,503,940
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	421
Aggregate amount by which the true market values of those properties exceed their stated values	\$22,811,861
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	198
Weighted-average LTV, as stated by Defendants (Group 2)	72.8%
Weighted-average LTV, as stated by Defendants (Group 3)	71.3%
Weighted-average LTV, as determined by the model (Group 2)	79.4%
Weighted-average LTV, as determined by the model (Group 3)	78.7%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 411
- (b) Total reduction in equity from additional liens: \$22,085,962
- (c) Weighted-average reduction in equity from additional liens: 69.6%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Credit Suisse and CWALT made the following statement about the appraisals of the properties that secured the mortgage loans in this securitization: "All of the mortgage loans have original principal balances that conform to the guidelines of Fannie Mae and Freddie Mac." CWALT 2005-54CB Pros. Sup. S-3.

In the prospectus supplement, Credit Suisse and CWALT made the following statement about the appraisals of the properties that secured the mortgage loans in this securitization: "All of the mortgage loans have original principal balances that conform to the guidelines of Fannie Mae and Freddie Mac." CWALT 2005-54CB Pros. Sup. S-18.

In the prospectus supplement, Credit Suisse and CWALT made the following statement about the appraisals of the properties that secured the mortgage loans in this securitization: "All appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." CWALT 2005-54CB Pros. Sup. S-46.

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Credit Suisse and CWALT made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

(a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52 above, Credit Suisse and CWALT presented a table entitled "Occupancy Types." This table divided the mortgage loans in loan group 1 into the categories "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CWALT 2005-54CB Pros. Sup. S-25.

(b) In the "Occupancy Types" table, Credit Suisse and CWALT stated that 92.52% of the mortgage loans in loan group 1 were secured by a "Primary Residence," 3.51% by an

1 "Investment Property," and 3.97% by a "Secondary Residence." CWALT 2005-54CB Pros. Sup.
2 S-25.

3 (c) In "The Mortgage Pool" section, Credit Suisse and CWALT presented another
4 table entitled "Occupancy Types." This table divided the loans in loan group 2 into the categories
5 "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue
6 and misleading statements about the number of mortgage loans, the aggregate principal balance
7 outstanding, and the percent of aggregate principal balance outstanding in each of these
8 categories. CWALT 2005-54CB Pros. Sup. S-33.

9 (d) In the "Occupancy Types" table, Credit Suisse and CWALT stated that 90.4% of
10 the mortgage loans in loan group 2 were secured by a "Primary Residence," 4.77% by an
11 "Investment Property," and 4.83% by a "Secondary Residence." CWALT 2005-54CB Pros. Sup.
12 S-33.

13 (e) In the "The Mortgage Pool" section, Credit Suisse and CWALT presented another
14 table entitled "Occupancy Types." This table divided the loans in loan group 3 into the categories
15 "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue
16 and misleading statements about the number of mortgage loans, the aggregate principal balance
17 outstanding, and the percent of aggregate principal balance outstanding in each of these
18 categories. CWALT 2005-54CB Pros. Sup. S-40.

19 (f) In the "Occupancy Types" table, Credit Suisse and CWALT stated that 91.44% of
20 the mortgage loans in loan group 3 were secured by a "Primary Residence," 4.10% by an
21 "Investment Property," and 4.46% by a "Secondary Residence." CWALT 2005-54CB Pros. Sup.
22 S-40.

23 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 24 (a) Number of loans on which the owner of the property instructed tax
25 authorities to send property tax bills to him or her at a different address: 327
26 (b) Number of loans on which the owner of the property could have, but did not,
27 designate the property as his or her homestead: 432
28

(c) Number of loans on which the owner of the property owned three or more properties: 18

(d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 685

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-44 through S-49 of the prospectus supplement, Credit Suisse and CWALT made statements about the underwriting guidelines of Countrywide Home Loans, Inc., which originated or acquired all of the mortgage loans in the collateral pool of this securitization. All of those statements are incorporated herein by reference. In particular, Credit Suisse and CWALT stated that:

(a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made if compensating factors are demonstrated by a prospective borrower." CWALT 2005-54CB Pros. Sup. S-45.

(b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment ability and the value and adequacy of the mortgaged property as collateral." CWALT 2005-54CB Pros. Sup. S-45.

Item 106. Early payment defaults:

(a) Number of the mortgage loans that suffered EPDs: 11

(b) Percent of the mortgage loans that suffered EPDs: 0.2%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.18%

Item 107. 90+ days delinquencies:

(a) Number of the mortgage loans that suffered 90+ days delinquencies: 622

(b) Percent of the mortgage loans that suffered 90+ days delinquencies: 13.9%

- (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that suffered 90+ days delinquencies: 16.5%**

Item 108. 30+ days delinquencies in this securitization:

- (a) **Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 660**
- (b) **Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 14.8%**
- (c) **Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%**

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On page S-3 of the prospectus supplement, Credit Suisse and CWALT made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse and CWALT stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse and CWALT also stated: "The senior certificates and the Class M Certificates will be mortgage related securities for purposes of the Secondary Mortgage Market Enhancement Act of 1984 as long as they are rated in one of the two highest rating categories by at least one nationally recognized statistical rating organization." CWALT 2005-54CB Pros. Sup. S-7.

Credit Suisse and CWALT also stated: "It is a condition to the issuance of the offered certificates that they be rated the respective ratings set forth on page S-3 of the Summary of this prospectus supplement by Standard & Poor's Ratings Services . . . and by Moody's Investors Service, Inc. . . ." CWALT 2005-54CB Pros. Sup. S-111.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) **Number of loans whose LTVs were materially understated: 1,515**

- 1 (b) Number of loans in which the owner's equity was reduced by 5% or more by
- 2 undisclosed additional liens: 411
- 3 (c) Number of loans that suffered EPDs: 11
- 4 (d) Number of loans in which the properties were stated to be owner-occupied
- 5 but were not: 685
- 6 (e) Eliminating duplicates, number of loans about which the Defendants made
- 7 untrue or misleading statements: 2,146
- 8 (f) Eliminating duplicates, percent of loans about which the Defendants made
- 9 untrue or misleading statements: 48.1%
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SCHEDULE 10 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Credit Suisse, CWALT, and Countrywide Financial Corporation.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Credit Suisse.

(b) **Description of the trust:** Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-23CB was a securitization in April 2005 of 3,610 mortgage loans⁴ in one pool. The mortgage loans in the collateral pool of this securitization were originated or acquired by Countrywide Home Loans, Inc. CWALT 2005-23CB Pros. Sup. S-26.

(c) **Description of the certificate(s) that the Bank purchased:** Credit Suisse offered and sold to the Bank two senior certificates in this securitization, in tranche A-1, for which the Bank paid \$100,355,469 and \$100,476,563 plus accrued interest on April 29, 2005 and July 29, 2005, respectively.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's - AAA; Moody's - Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's - Caa1; Moody's - Aaa.

(f) **URL of prospectus supplement for this securitization:**

<http://www.sec.gov/Archives/edgar/data/1269518/000095012905004505/v08056b5e424b5.txt>.

(g) **Registration statement pursuant or traceable to which the certificate(s) were issued:** Certificates in this trust, including the certificates that the Bank purchased, were issued pursuant or traceable to a registration statement filed by CWALT, Inc. with the SEC on form S-3 on April 21, 2005. Annexed to the registration statement was a prospectus. The prospectus was amended from time to time by prospectus supplements whenever a new series of certificates was issued pursuant or traceable to that registration statement.

⁴ CWALT 2005-23CB was a prefunded securitization. On the closing date of the securitization there were 3,610 mortgage loans in the trust. After the closing date of the securitization, the trust purchased an additional 366 mortgage loans.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Credit Suisse and CWALT made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) "No Initial Mortgage Loan had a Loan-to-Value Ratio at origination of more than 95.00%." CWALT 2005-23CB Pros. Sup. S-15.

(b) In the section of the prospectus supplement entitled "The Mortgage Pool," Credit Suisse and CWALT presented tables of statistics about all of the mortgage loans in the collateral pool. CWALT 2005-23CB Pros. Sup. S-17 to S-23. Each table focused on a certain characteristic of the loans (for example, current mortgage loan principal balance) and divided the loans into categories based on that characteristic (for example, loans with a range of current mortgage loan principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. Among these data was the "Weighted Average Original Loan-to-Value Ratio." There were 10 such tables in "The Mortgage Pool" section for the mortgage loans in the collateral pool. In each table, the number of categories into which the loans were divided ranged from three to 45. Thus, in "The Mortgage Pool" section, Credit Suisse and CWALT made hundreds of statements about original LTVs of the loans in the collateral pool. CWALT 2005-23CB Pros. Sup. S-17 to S-23.

(c) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans is approximately 69.26%." CWALT 2005-23CB Pros. Sup. S-20.

Item 62. Details of the results of the AVM analysis:

Number of loans	3,976
Number of properties on which there was enough information for the model to determine a true market value	1,973
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	903
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$41,811,624
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	461
Aggregate amount by which the true market values of those properties exceed their stated values	\$27,124,433

1	Number of loans with LTVs over 100%, as stated by Defendants	0
2	Number of loans with LTVs over 100%, as determined by the model	107
3	Weighted-average LTV, as stated by Defendants	69.3%
3	Weighted-average LTV, as determined by the model	74.5%

4 **Item 71. Undisclosed additional liens:**

- 5 (a) Minimum number of properties with additional liens: 271
- 6 (b) Total reduction in equity from additional liens: \$12,972,029
- 7 (c) Weighted-average reduction in equity from additional liens: 55.1%

8 **Item 82. Untrue or misleading statements about compliance with USPAP:**

9 In the prospectus supplement, Credit Suisse and CWALT made the following statement
10 about the appraisals of the properties that secured the mortgage loans in this securitization: "All
11 of the mortgage loans have original principal balances that conform to the guidelines of Fannie
12 Mae and Freddie Mac." CWALT 2005-23CB Pros. Sup. S-3.

13 In the prospectus supplement, Credit Suisse and CWALT made the following statement
14 about the appraisals of the properties that secured the mortgage loans in this securitization: "All
15 of the mortgage loans have original principal balances that conform to the guidelines of Fannie
16 Mae and Freddie Mac." CWALT 2005-23CB Pros. Sup. S-14.

17 In the prospectus supplement, Credit Suisse and CWALT made the following statement
18 about the appraisals of the properties that secured the mortgage loans in this securitization: "All
19 appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in
20 effect." CWALT 2005-23CB Pros. Sup. S-28.

21 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
22 **that secured the mortgage loans:**

23 In the prospectus supplement, Credit Suisse and CWALT made the following statements
24 about the occupancy status of the properties that secured the mortgage loans in the collateral pool
25 of this securitization.

26 (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item
27 52, Credit Suisse and CWALT presented a table entitled "Occupancy Types." This table divided
28 the mortgage loans in the collateral pool into the categories "Primary Residence," "Investment

Property," and "Secondary Residence." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. CWALT 2005-3CB Pros. Sup. S-22.

(b) In the "Occupancy Types" table for the mortgage loans in the collateral pool, Credit Suisse and CWALT stated that 91.32% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 6.36% by an "Investment Property," and 2.32% by a "Secondary Residence." CWALT 2005-54CB Pros. Sup. S-22.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

(a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 291

(b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 407

(c) Number of loans on which the owner of the property owned three or more properties: 29

(d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 634

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-26 through S-30 of the prospectus supplement, Credit Suisse and CWALT made statements about the underwriting guidelines of Countrywide Home Loans, Inc., which originated or acquired all of the mortgage loans in the collateral pool of this securitization. All of those statements are incorporated herein by reference. In particular, Credit Suisse and CWALT stated that:

(a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made if compensating factors are demonstrated by a prospective borrower." CWALT 2005-23CB S-27.

(b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment

ability and the value and adequacy of the mortgaged property as collateral." CWALT 2005-23CB Pros. Sup. S-27.

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On page S-1 of the prospectus supplement, Credit Suisse and CWALT made statements about the ratings assigned to the certificates issued in this securitization. Credit Suisse and CWALT stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Credit Suisse and CWALT also stated: "The following chart lists certain characteristics of the classes of the offered certificates. The classes of certificates listed below will not be offered unless they are assigned the following ratings by Standard and Poor's Ratings Services . . . and Moody's Investors Service, Inc. . . ." The requirement for Class A-1, from which this certificate was to be paid, was AAA for Standard & Poor's and Aaa for Moody's. CWALT 2005-23CB Pros. Sup. S-3.

Credit Suisse and CWALT also stated: "The senior certificates and the Class M Certificates will be mortgage related securities for purposes of the Secondary Mortgage Market Enhancement Act of 1984 as long as they are rated in one of the two highest rating categories by at least one nationally recognized statistical rating organization." CWALT 2005-23CB Pros. Sup. S-6.

Credit Suisse and CWALT also stated: "It is a condition to the issuance of the senior certificates that they be rated "AAA" by Standard & Poor's . . . and "Aaa" by Moody's Ratings . . ." CWALT 2005-23CB Pros. Sup. S-68.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) Number of loans whose LTVs were materially understated: 903
- (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 271

- 1 (c) Number of loans in which the properties were stated to be owner-occupied
- 2 but were not: 634
- 3 (d) Eliminating duplicates, number of loans about which the Defendants made
- 4 untrue or misleading statements: 1,525
- 5 (e) Eliminating duplicates, percent of loans about which the Defendants made
- 6 untrue or misleading statements: 38.4%
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SCHEDULE 11 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendant Deutsche.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Deutsche.

(b) Description of the trust: Wells Fargo Mortgage Backed Securities Trust, Mortgage Pass-Through Certificates, Series 2008-AR1 was a securitization in February 2008 of 963 mortgage loans in one pool. The mortgage loans in the collateral pool of this securitization were originated or acquired by Wells Fargo Bank, N.A. WFMB 2008-AR1 Pros. Sup. S-8 and S-53.

(c) Description of the certificate(s) that the Bank purchased: Deutsche offered and sold to the Bank a senior certificate in this securitization, in tranche A-1, for which the Bank paid \$460,588,000 plus accrued interest on February 28, 2008.

(d) Ratings of the certificate(s) when the Bank purchased them: Fitch – AAA; Moody's – Aaa.

(e) Current ratings of the certificate(s): Fitch – BBB; Moody's – B2.

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1011663/000119312508037147/d424b5.htm>.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Deutsche made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in the collateral pool ranged from 14.06% to 95%, with a weighted average of 71.57%. WFMB 2008-AR1 Pros. Sup. A-1.

(b) The weighted-average original LTV of the mortgage loans in the collateral pool that had original principal balances greater than \$600,000 was 69.12%. WFMB 2008-AR1 Pros. Sup. A-1.

(c) The maximum original LTV of the mortgage loans in the collateral pool that had original principal balances greater than \$600,000 was 95%. WFMBS 2008-AR1 Pros. Sup. A-1.

(d) In Appendix A of the prospectus supplement ("Mortgage Loan Data"), Deutsche presented tables of statistics about all of the mortgage loans in the collateral pool. WFMBS 2008-AR1 Pros. Sup. A-3 to A-7. Each table focused on a certain characteristic of the loans (for example, original principal balance) and divided the mortgage loans into categories based on that characteristic (for example, mortgage loans with original principal balances of less than \$50,000, \$50,001 to \$100,000, \$100,001 to \$150,000, etc.). Each table then presented various data about the mortgage loans in each category. One of these tables, entitled "Original Loan-to-Value Ratios," divided the loans into 10 categories of original LTV (for example, 50% or less, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. WFMBS 2008-AR1 Pros. Sup. A-5.

(e) In Appendix A, Deutsche presented two tables of statistics about the mortgage loans in the collateral pool. These tables were entitled "Original FICO Scores" and "Recent FICO Scores." Each table divided the loans into 12 categories of FICO credit scores (for example, 300 to 350, 351 to 400, 401 to 450, etc.). Each table then presented various data about the loans in each range. Among these data was the "Weighted Average Original Loan-to-Value Ratio." Thus, in these tables, Deutsche made multiple statements about original LTVs of the loans in the collateral pool. WFMBS 2008-AR1 Pros. Sup. A-7.

Item 62. Details of the results of the AVM analysis:

Number of loans	963
Number of properties on which there was enough information for the model to determine a true market value	518
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	392
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$101,664,571
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	36

1	Aggregate amount by which the true market values of those properties exceed their stated values	\$4,862,500
2	Number of loans with LTVs over 100%, as stated by Defendants	0
3	Number of loans with LTVs over 100%, as determined by the model	126
4	Weighted-average LTV, as stated by Defendants	71.6%
4	Weighted-average LTV, as determined by the model	100.9%

5
6 **Item 65. Evidence from subsequent sales of refinanced properties:**

7 Of the 963 mortgage loans in the collateral pool, 360 were taken out to refinance, rather
8 than to purchase, properties. For those 360 loans, the value (denominator) in the LTV was an
9 appraised value rather than a sale price. Of those 360 properties, 35 were subsequently sold for a
10 total of approximately \$32,382,713. The total value ascribed to those same properties in the LTV
11 data reported in the prospectus supplements and other documents sent to the Bank was
12 \$43,331,000. Thus, those properties were sold for 74.7% of the value ascribed to them, a
13 difference of 25.3%. This difference cannot be accounted for by declines in house prices in the
14 areas in which those properties were located.

15 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
16 **that secured the mortgage loans:**

17 In the prospectus supplement, Credit Suisse and CSFB Mortgage Securities made the
18 following statements about the occupancy status of the properties that secured the mortgage loans
19 in the collateral pool of this securitization.

20 (a) In Appendix A, described in Item 52 above, Deutsche presented a table entitled
21 "Occupancy Types." This table divided the mortgage loans in the collateral pool into the
22 categories "Primary Residence," "Investment Property," and "Second Home." The table made
23 untrue and misleading statements about the number of mortgage loans, the aggregate principal
24 balance outstanding, and the percent of aggregate principal balance outstanding in each of these
25 categories. WFMBS 2008-AR1 Pros. Sup. A-6.

26 (b) In the "Occupancy Types" table, Deutsche stated that 83.65% of the mortgage
27 loans in the collateral pool, by aggregate unpaid principal balance, were secured by a "Primary
28

1 Residence," 1.64% by an "Investment Property," and 14.71% by a "Second Home." WFMBS
 2 2008-AR1 Pros. Sup. A-6.

3 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 4 (a) Number of loans on which the owner of the property instructed tax
 5 authorities to send property tax bills to him or her at a different address: 91
 6 (b) Number of loans on which the owner of the property could have, but did not,
 7 designate the property as his or her homestead: 156
 8 (c) Number of loans on which the owner of the property owned three or more
 9 properties: 14
 10 (d) Eliminating duplicates, number of loans about which one or more of
 11 statements (a) through (c) is true: 231

12 **Item 99. Untrue or misleading statements about the underwriting standards of the**
 13 **originators of the mortgage loans:**

14 On page S-55 of the prospectus supplement and pages 33 through 38 of the prospectus,
 15 Deutsche made statements about the underwriting guidelines of Wells Fargo Bank, N.A., which
 16 originated or acquired all of the mortgage loans in the collateral pool of this securitization. All of
 17 those statements are incorporated herein by reference. In particular, Deutsche stated that:

- 18 (a) "The Wells Fargo underwriting standards are applied by or on behalf of Wells
 19 Fargo Bank to evaluate the applicant's credit standing and ability to repay the loan, as well as the
 20 value and adequacy of the mortgaged property as collateral." WFMBS 2008-AR1 Pros. 33.

21 **Item 106. Early payment defaults:**

- 22 (a) Number of the mortgage loans that suffered EPDs: 23
 23 (b) Percent of the mortgage loans that suffered EPDs: 2.4%
 24 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
 25 made at the same time as the loans in the collateral pool that experienced
 26 EPDs: 0.83%
 27
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1 **Item 108. 30+ days delinquencies in this securitization:**

2 (a) Number of the mortgage loans that were 30+ days delinquent on March 31,
3 2010: 185

4 (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,
5 2010: 19.2%

6 (c) Percent of all mortgage loans in the United States that were 30+ days
7 delinquent on March 31, 2010: 14.7%

8 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

9 On page S-6 of the prospectus supplement, Deutsche made statements about the ratings
10 assigned to the certificates issued in this securitization. Deutsche stated that the Bank's certificate
11 was rated Aaa by Moody's Investors Service, Inc. and AAA by Fitch. These were the highest
12 ratings available from these two rating agencies.

13 Deutsche also stated: "The trust will not issue the offered certificates unless they have
14 received at least the ratings set forth in the table beginning on page S-6." WFMBS 2008-AR1
15 Pros. Sup. S-9.

16 Deutsche also stated: "The Class A and Class B-1 Certificates will constitute "mortgage
17 related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984, as
18 amended ("SMMEA") so long as they are rated in one of the two highest rating categories by at
19 least one nationally recognized statistical rating organization." WFMBS 2008-AR1 Pros. Sup.
20 S-69.

21 Deutsche also stated: "It is a condition to the issuance of the Offered Certificates that each
22 such class will have received at least the rating set forth in the table beginning on page S-6 from
23 Fitch Ratings ("Fitch") and Moody's Investors Service Inc. . . ." WFMBS 2008-AR1 Pros. Sup.
24 S-70.

25 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
26 **statements:**

27 (a) Number of loans whose LTVs were materially understated: 392

28 (b) Number of loans that suffered EPDs: 23

- 1 (c) Number of loans in which the properties were stated to be owner-occupied
- 2 but were not: 231
- 3 (d) Eliminating duplicates, number of loans about which the Defendants made
- 4 untrue or misleading statements: 518
- 5 (e) Eliminating duplicates, percent of loans about which the Defendants made
- 6 untrue or misleading statements: 53.8%
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SCHEDULE 12 TO FIRST AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Deutsche and Deutsche Alt-A.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Deutsche.

(b) **Description of the trust:** Deutsche Alt-A Securities Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2007-2 was a securitization in August 2007 of 2,862 mortgage loans, in two groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by MortgageIT, Inc., Countrywide Home Loans, Inc., and various undisclosed originators. MortgageIT, Inc. originated or acquired 38.7% of the loans in the collateral pool and Countrywide Home Loans, Inc. originated or acquired 32.61%. DBALT 2007-2 Pros. Sup. S-1 and S-60. MortgageIT, Inc. originated or acquired 41.05% of the loans in loan group I, and Countrywide Home Loans, Inc. originated or acquired 39.6%. DBALT 2007-2 Pros. Sup. S-47. MortgageIT, Inc. originated or acquired 36.93% of the loans in loan group II, and Countrywide Home Loans, Inc. originated or acquired 27.35%. DBALT 2007-2 Pros. Sup. S-56.

(c) **Description of the certificate(s) that the Bank purchased:** Deutsche offered and sold to the Bank a senior certificate in this securitization, in tranche I-A-1, for which the Bank paid \$377,000,000 plus accrued interest on August 31, 2007.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's – AAA; Moody's – Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's – AAA; Moody's – Ba3.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/1063292/000116231807000788/f424b5combined.htm>.

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Deutsche and Deutsche Alt-A made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

1 (a) The original LTVs of all of the mortgage loans in the collateral pool ranged from
2 13.68% to 100%, with a weighted average of 73.82%. DBALT 2007-2 Pros. Sup. S-4.

3 (b) The original LTVs of the mortgage loans in Group I ranged from 16.85% to 100%,
4 with a weighted average of 73.11%. DBALT 2007-2 Pros. Sup. S-4.

5 (c) The original LTVs of the mortgage loans in Group II ranged from 13.68% to
6 100%, with a weighted average of 74.35%. DBALT 2007-2 Pros. Sup. S-5.

7 (d) 95.37% of all of the mortgage loans in the collateral pool had an LTV of less than
8 80%. DBALT 2007-2 Pros. Sup. S-28.

9 (e) 4.49% of the all of the mortgage loans in the collateral pool had an LTV of greater
10 than 80%, but less than or equal to 95%. DBALT 2007-2 Pros. Sup. S-28.

11 (f) 92.92% of the mortgage loans in loan group I had an LTV of less than 80%.
12 DBALT 2007-2 Pros. Sup. S-28.

13 (g) 6.93% of the mortgage loans in loan group I had an LTV of greater than 80%, but
14 less than or equal to 95%. DBALT 2007-2 Pros. Sup. S-28.

15 (h) 97.21% of the mortgage loans in loan group II had an LTV of less than 80%.
16 DBALT 2007-2 Pros. Sup. S-28.

17 (i) 2.65% of the mortgage loans in loan group II had an LTV of greater than 80%, but
18 less than or equal to 95%. DBALT 2007-2 Pros. Sup. S-28.

19 (j) In the "Description of the Mortgage Pool" section of the prospectus supplement,
20 Deutsche and Deutsche Alt-A presented tables of statistics about the mortgage loans in the
21 collateral pool. DBALT 2007-2 Pros. Sup. S-30 to S-59. Each table focused on a certain
22 characteristic of the loans (for example, principal balance of the mortgage loans at origination)
23 and divided the loans into categories based on that characteristic (for example, loans with
24 principal balances of less than or equal to \$50,000, \$50,001 to \$100,000, \$100,001 to \$150,000,
25 etc.). Each table then presented various data about the mortgage loans in each category. One of
26 these tables, entitled "Original Loan-to-Value Ratios of the Mortgage Loans in the Aggregate,"
27 divided all of the loans in the collateral pool into 11 categories of original LTV (for example,
28 0.01% to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading

statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. DBALT 2007-2 Pros. Sup. S-32.

(k) In the "Description of the Mortgage Pool" section, Deutsche and Deutsche Alt-A presented a table entitled "Original Loan-to-Value Ratios of the Group I Mortgage Loans." This table divided the mortgage loans in group I into 11 categories of original LTV (for example, 0.01 to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. DBALT 2007-2 Pros. Sup. S-42.

(l) In the "Description of the Mortgage Pool" section, Deutsche and Deutsche Alt-A presented a table entitled "Original Loan-to-Value Ratios of the Group II Mortgage Loans." This table divided the mortgage loans in group II into 11 categories of original LTV (for example, 0.01% to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. DBALT 2007-2 Pros. Sup. S-51.

Item 62. Details of the results of the AVM analysis:

Number of loans	2,862
Number of properties on which there was enough information for the model to determine a true market value	1,824
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,374
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$199,669,504
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	141
Aggregate amount by which the true market values of those properties exceed their stated values	\$14,609,067
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	408
Weighted-average LTV, as stated by Defendants	73.8%
Weighted-average LTV, as determined by the model	92.4%

Item 65. Evidence from subsequent sales of refinanced properties:

Of the 2,862 mortgage loans in the collateral pool, 1,563 were taken out to refinance, rather than to purchase, properties. For those 1,563 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 1,563 properties, 209 were subsequently sold for a total of approximately \$90,786,965. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$144,495,017. Thus, those properties were sold for 62.8% of the value ascribed to them, a difference of 37.2%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 242
- (b) Total reduction in equity from additional liens: \$42,443,578
- (c) Weighted-average reduction in equity from additional liens: 64.2%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Deutsche and Deutsche Alt-A made the following statement about the appraisals of the properties in this securitization: "All appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." DBALT 2007-2 Pros. Sup. S-64.

In the prospectus supplement, Deutsche and Deutsche Alt-A made the following statement about the appraisals of the properties that were originated or acquired by MortgageIT, Inc.: "Every MortgageIT mortgage loan is secured by a property that has been appraised by a licensed appraiser in accordance with the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation." DBALT 2007-2 Pros. Sup. S-67.

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Deutsche and Deutsche Alt-A made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

1 (a) In the "Description of the Mortgage Pool" section of the prospectus supplement,
2 described in Item 52, Deutsche and Deutsche Alt-A presented a table entitled "Occupancy Status
3 of the Mortgage Loans in the Aggregate." This table divided the mortgage loans in the collateral
4 pool into the categories "Primary," "Investment," and "Second Home." The table made untrue
5 and misleading statements about the number of mortgage loans, the aggregate principal balance
6 outstanding, and the percent of aggregate principal balance outstanding in each of these
7 categories. DBALT 2007-2 Pros. Sup. S-33.

8 (b) In the "Occupancy Status of the Mortgage Loans in the Aggregate" table,
9 Deutsche and Deutsche Alt-A stated that 85.12% of the aggregate mortgage loans were secured
10 by a "Primary" residence, 10.13% by an "Investment" property, and 4.76% by a "Second Home."
11 DBALT 2007-2 Pros. Sup. S-33.

12 (c) In the "Description of the Mortgage Pool" section, Deutsche and Deutsche Alt-A
13 presented a table entitled "Occupancy Status of the Group I Mortgage Loans." This table divided
14 the mortgage loans in loan group I into the categories "Primary," "Investment," and "Second
15 Home." The table made untrue and misleading statements about the number of mortgage loans,
16 the aggregate principal balance outstanding, and the percent of aggregate principal balance
17 outstanding in each of these categories. DBALT 2007-2 Pros. Sup. S-43.

18 (d) In the "Occupancy Status of the Group I Mortgage Loans" table, Deutsche and
19 Deutsche Alt-A stated that 80.13% of the mortgage loans in loan group I were secured by a
20 "Primary" residence, 14.22% by an "Investment" property, and 5.65% by a "Second Home."
21 DBALT 2007-2 Pros. Sup. S-43.

22 (e) In the "Description of the Mortgage Pool" section Deutsche and Deutsche Alt-A
23 presented a table entitled "Occupancy Status of the Group II Mortgage Loans." This table divided
24 the mortgage loans in loan group II into the categories "Primary," "Investment," and "Second
25 Home." The table made untrue and misleading statements about the number of mortgage loans,
26 the aggregate principal balance outstanding, and the percent of aggregate principal balance
27 outstanding in each of these categories. DBALT 2007-2 Pros. Sup. S-52.
28

(f) In the "Occupancy Status of the Group II Mortgage Loans" table, Deutsche and Deutsche Alt-A stated that 88.87% of the mortgage loans in loan group II were secured by a "Primary" residence, 7.05% by an "Investment" property, and 4.09% by a "Second Home." DBALT 2007-2 Pros. Sup. S-52.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 193
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 475
- (c) Number of loans on which the owner of the property owned three or more properties: 51
- (d) Number of loans that went straight from current to foreclosure or ownership by lender: 1
- (e) Eliminating duplicates, number of loans about which one or more of statements (a) through (d) is true: 637

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-62 through S-67 of the prospectus supplement, Deutsche and Deutsche Alt-A made statements about the underwriting guidelines of Countrywide Home Loans, Inc. All of those statements are incorporated herein by reference. In particular, Deutsche and Deutsche Alt-A stated that:

- (a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made if compensating factors are demonstrated by a prospective borrower." DBALT 2007-2 Pros. Sup. S-63.
- (b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment ability and the value and adequacy of the mortgaged property as collateral." DBALT 2007-2 Pros. Sup. S-63.

On pages S-67 through S-69 of the prospectus supplement, Deutsche and Deutsche Alt-A made statements about the underwriting guidelines of MortgageIT, Inc. All of those statements are incorporated herein by reference. In particular, Deutsche and Deutsche Alt-A stated that:

(a) "[E]xceptions to these underwriting guidelines are considered, so long as the borrower has other reasonable compensating factors, on a case-by-case basis." DBALT 2007-2 Pros. Sup. S-69.

(b) "When evaluating the ratio of all monthly debt payments to the borrower's monthly income (debt-to-income ratio), the underwriter should be aware of the degree and frequency of credit usage and its impact on the borrower's ability to repay the loan." DBALT 2007-2 Pros. Sup. S-69.

Item 106. Early payment defaults:

(a) Number of the mortgage loans that suffered EPDs: 166

(b) Percent of the mortgage loans that suffered EPDs: 5.8%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.83%

Item 107. 90+ days delinquencies:

(a) Number of the mortgage loans that suffered 90+ days delinquencies: 1,221

(b) Percent of the mortgage loans that suffered 90+ days delinquencies: 42.7%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that suffered 90+ days delinquencies: 33.9%

Item 108. 30+ days delinquencies in this securitization:

(a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 1,157

(b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 40.4%

- 1 (c) Percent of all mortgage loans in the United States that were 30+ days
2 delinquent on March 31, 2010: 14.7%

3 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

4 On page S-6 of the prospectus supplement, Deutsche and Deutsche Alt-A made statements
5 about the ratings assigned to the certificates issued in this securitization. Deutsche and Deutsche
6 Alt-A stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and
7 AAA by Standard & Poor's Rating Services. These were the highest ratings available from these
8 two rating agencies.

9 Deutsche and Deutsche Alt-A also stated: "It is a condition to the issuance of the Offered
10 Certificates that they receive the ratings from Standard & Poor's Ratings Services . . . and
11 Moody's Investors Service, Inc. . . . indicated under "Certificate Ratings" in this prospectus
12 supplement." DBALT 2007-2 Pros. Sup. S-71.

13 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
14 **statements:**

- 15 (a) Number of loans whose LTVs were materially understated: 1,374
16 (b) Number of loans in which the owner's equity was reduced by 5% or more by
17 undisclosed additional liens: 242
18 (c) Number of loans that suffered EPDs: 166
19 (d) Number of loans in which the properties were stated to be owner-occupied
20 but were not: 637
21 (e) Eliminating duplicates, number of loans about which the Defendants made
22 untrue or misleading statements: 1,839
23 (f) Eliminating duplicates, percent of loans about which the Defendants made
24 untrue or misleading statements: 64.3%

1 **SCHEDULE 13 TO FIRST AMENDED COMPLAINT**

2 To the extent that this Schedule is incorporated by reference into allegations in the
3 complaint, those allegations are made against Defendants Deutsche and Deutsche Alt-A.

4 **Item 44. Details of trust and certificate(s).**

5 (a) **Dealer that sold the certificate(s) to the Bank:** Deutsche.

6 (b) **Description of the trust:** Deutsche Alt-A Securities Re-Remic Trust Certificates,
7 Series 2007-RS1 was a re-securitization in August 2007. The assets of Deutsche Alt-A Securities
8 Re-Remic Trust 2007-RS1 consisted of nine mortgage pass through certificates in five
9 Countrywide Alternative Loan Trust securitizations (referred to as the **Underlying**
10 **Securitizations**). The assets consisted of one certificate in each of the following tranches:

- 11 1. tranche 1-A-5 of CWALT 2006-6CB;
- 12 2. tranche 1-A-8 of CWALT 2006-6CB;
- 13 3. tranche 2-A-11 of CWALT 2006-6CB;
- 14 4. tranche A-8 of CWALT 2006-19CB;
- 15 5. tranche A-22 of CWALT 2006-19CB;
- 16 6. tranche A-1 of CWALT 2006-25CB;
- 17 7. tranche A-15 of CWALT 2006-31CB;
- 18 8. tranche 1-A-1 of CWALT 2006-39CB;
- 19 9. tranche 1-A-10 of CWALT 2006-39CB.

20 Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2006-6CB was a
21 securitization in March 2006 of 8,550 mortgage loans,⁵ in two groups. Countrywide Home Loans,
22 Inc. originated or acquired the mortgage loans in the collateral pool of the CWALT 2006-6CB
23 Securitization. CWALT 2006-6CB Pros. Sup. S-58.

24
25
26
27 ⁵ CWALT 2006-6CB was a prefunded securitization. On the closing date of the securitization
28 there were 8,550 mortgage loans in the trust. After the closing date of the securitization, the trust
purchased an additional 1,690 mortgage loans.

1 Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2006-19CB was a
 2 securitization in June 2006 of 5,889 mortgage loans,⁶ in one group. Countrywide Home Loans,
 3 Inc. originated or acquired the mortgage loans in the collateral pool of the CWALT 2006-19CB
 4 Securitization. CWALT 2006-19CB Pros. Sup. S-45.

5 Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2006-25CB was a
 6 securitization in July 2006 of 2,395 mortgage loans, in one group. Countrywide Home Loans, Inc.
 7 originated or acquired the mortgage loans in the collateral pool of the CWALT 2006-25CB
 8 Securitization. CWALT 2006-25CB Pros. Sup. S-38.

9 Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2006-31CB was a
 10 securitization in September 2006 of 3,228 mortgage loans,⁷ in one group. Countrywide Home
 11 Loans, Inc. originated or acquired the mortgage loans in the collateral pool of the CWALT 2006-
 12 31CB Securitization. CWALT 2006-31CB Pros. Sup. S-45.

13 Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2006-39CB was a
 14 securitization in November 2006 of 3,422 mortgage loans,⁸ in two groups. Countrywide Home
 15 Loans, Inc. originated or acquired the mortgage loans in the collateral pool of the CWALT 2006-
 16 39CB Securitization. CWALT 2006-39CB Pros. Sup. S-64.

17 In connection with its offer and sale of this certificate to The Bank, Deutsche and
 18 Deutsche Alt-A sent numerous documents to The Bank at its office in San Francisco County.
 19 These documents included a private placement memorandum and each of the prospectus
 20 supplements filed with the SEC for the Underlying Securitizations. In the private placement
 21 memorandum, Deutsche and Deutsche Alt-A made, and, in the prospectus supplements for each
 22

23 ⁶ CWALT 2006-19CB was a prefunded securitization. On the closing date of the
 24 securitization there were 5,889 mortgage loans in the trust. After the closing date of the
 securitization, the trust purchased an additional 1,343 mortgage loans.

25 ⁷ CWALT 2006-31CB was a prefunded securitization. On the closing date of the securitization
 26 there were 3,228 mortgage loans in the trust. After the closing date of the securitization, the trust
 purchased an additional 1,034 mortgage loans.

27 ⁸ CWALT 2006-39CB was a prefunded securitization. On the closing date of the securitization
 28 there were 3,422 mortgage loans in the trust. After the closing date of the securitization, the trust
 purchased an additional 435 mortgage loans.

1 of the Underlying Securitizations, Deutsche made, statements of material fact about the certificate
 2 that Deutsche and Deutsche Alt-A offered and sold to the Bank and the certificates that served as
 3 collateral for Deutsche Alt-A Securities Re-Remic Trust Certificates, Series 2007-RS1.

4 (c) **Description of the certificate(s) that the Bank purchased:** Deutsche offered and
 5 sold to the Bank a senior certificate in Deutsche Alt-A Securities Re-Remic Trust 2007-RS1, in
 6 tranche A-1, for which the Bank paid \$492,074,621 plus accrued interest on August 30, 2007.

7 (d) **Ratings of the certificate(s) when the Bank purchased them:** Standard &
 8 Poor's — AAA; Moody's — Aaa.

9 (e) **Current ratings of the certificate(s):** Standard & Poor's • CCC; Moody's •
 10 Ba2.

11 (f) **URL of prospectus supplement for this securitization:** True copies of the
 12 prospectus supplements for the Underlying Securitizations are available at:

13 *CWALT 2006-6CB,*

14 <http://www.sec.gov/Archives/edgar/data/1269518/000095013606002684/file001.htm>;

15 *CWALT 2006-19CB,*

16 <http://www.sec.gov/Archives/edgar/data/1269518/000095012906006951/v21590b5e424b5.txt>;

17 *CWALT 2006-25CB,*

18 <http://www.sec.gov/Archives/edgar/data/1269518/000095013406014404/v22164b5e424b5.txt>;

19 *CWALT 2006-31CB,*

20 <http://www.sec.gov/Archives/edgar/data/1269518/000095012406005670/v23755b5e424b5.txt>; and

21 *CWALT 2006-39CB,*

22 <http://www.sec.gov/Archives/edgar/data/1269518/000095012406007291/v25493b5e424b5.txt>.

23 **Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

24 *CWALT 2006-6CB*

25 In the prospectus supplement for the 2006-6CB Securitization, Deutsche made the
 26 following statements about the LTVs of the mortgage loans in the collateral pool of that
 27 securitization.

1 (a) As of the initial cut-off date, the weighted average original LTV of the mortgage
2 loans in loan group 1 was 70.55%. CWALT 2006-6CB Pros. Sup. S-6.

3
4 (b) As of the initial cut-off date, the weighted average original LTV of the mortgage
5 loans in loan group 2 was 72.4%. CWALT 2006-6CB Pros. Sup. S-6.

6 (c) "No Initial Mortgage Loan in any loan group had a Loan-to-Value Ratio at
7 origination or on the closing date of more than 100.00%." CWALT 2006-6CB Pros. Sup. S-35.

8 (d) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
9 2006-6CB Securitization, Deutsche presented tables of statistics about the mortgage loans in the
10 collateral pool of that securitization. CWALT 2006-6CB Pros. Sup. S-37 to S-54. Each table
11 focused on a certain characteristic of the loans (for example, current mortgage loan principal
12 balance) and divided the loans into categories based on that characteristic (for example, loans
13 with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to
14 \$150,000, etc.). Each table then presented various data about the loans in each category. Among
15 these data was the "Weighted Average Original Loan-to-Value Ratio." There were 12 such tables
16 in "The Mortgage Pool" section for the mortgage loans in loan group 1. In each table, the number
17 of categories into which the loans were divided ranged from three to 45. Thus, in "The Mortgage
18 Pool" section of the prospectus supplement, Deutsche made hundreds of statements about the
19 original LTVs of the loans in loan group 1. CWALT 2006-6CB Pros. Sup. S-37 to S-45.

20 (e) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio
21 of the Initial Mortgage Loans in loan group 1 was approximately 70.55%." CWALT 2006-6CB
22 Pros. Sup. S-41.

23 (f) In "The Mortgage Pool" section, of the prospectus supplement for the CWALT
24 2006-6CB Securitization, Deutsche presented similar tables of statistics about the mortgage loans
25 in loan group 2 of that securitization. In these tables, Deutsche similarly made hundreds of
26 statements about the original LTVs of the loans in loan group 2. CWALT 2006-6CB Pros. Sup.
27 S-46 to S-54.
28

(g) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans in loan group 2 was approximately 72.40%." CWALT 2006-6CB Pros. Sup. S-49.

CWALT 2006-19CB

In the prospectus supplement for the 2006-19CB Securitization, Deutsche made the following statements about the LTVs of the mortgage loans in the collateral pool of that securitization.

As of the initial cut-off date, the weighted average original LTV of the mortgage loans in the collateral pool was 70.72%. CWALT 2006-19CB Pros. Sup. S-5.

(h) "No Initial Mortgage Loan had a Loan-to-Value Ratio at origination of more than 100%." CWALT 2006-19CB Pros. Sup. S-31.

(i) In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-19CB Securitization, Deutsche presented tables of statistics about the mortgage loans in the collateral pool of the CWALT 2006-19CB Securitization. Each table focused on a certain characteristic of the loans (for example, current mortgage loan principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. Among these data was the "Weighted Average Original Loan-to-Value Ratio." There were 12 such tables in "The Mortgage Pool" section of the prospectus supplement. In each table, the number of categories into which the loans were divided ranged from three to 49. Thus, in "The Mortgage Pool" section, Deutsche made hundreds of statements about the original LTVs of the loans in the collateral pool. CWALT 2006-19CB Pros. Sup. S-33 to S-41.

(j) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans was approximately 70.72%." CWALT 2006-19CB Pros. Sup. S-37.

CWALT 2006-25CB

1 In the prospectus supplement for the 2006-25CB Securitization, Deutsche made the
 2 following statements about the LTVs of the mortgage loans in the collateral pool of that
 3 securitization.

4 As of the cut-off date, the weighted average original LTV of the mortgage loans in the
 5 collateral pool was 67.82%. CWALT 2006-25CB Pros. Sup. S-5.

6 (k) "No mortgage loan had a Loan-to-Value Ratio at origination of more than 100%."
 7 CWALT 2006-25CB Pros. Sup. S-27.

8 (l) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
 9 2006-25CB Securitization, Deutsche presented tables of statistics about the mortgage loans in the
 10 collateral pool of that securitization. Each table focused on a certain characteristic of the loans
 11 (for example, current mortgage loan principal balance) and divided the loans into categories
 12 based on that characteristic (for example, loans with current principal balances of \$0.01 to
 13 \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented
 14 various data about the loans in each category. Among these data was the "Weighted Average
 15 Original Loan-to-Value Ratio." There were 12 such tables in "The Mortgage Pool" section for the
 16 loans in the collateral pool. In each table, the number of categories into which the loans were
 17 divided ranged from three to 22. Thus, in "The Mortgage Pool" section, Deutsche made hundreds
 18 of statements about the original LTVs of the loans in the collateral pool. CWALT 2006-25CB
 19 Pros. Sup. S-29 to S-36.

20 (m) "As of the cut-off date, the weighted average original Loan-to-Value Ratio of the
 21 mortgage loans was approximately 67.82%." CWALT 2006-25CB Pros. Sup. S-32.

22 *CWALT 2006-31CB*

23 In the prospectus supplement for the 2006-31CB Securitization, Deutsche made the
 24 following statements about the LTVs of the mortgage loans in the collateral pool of that
 25 securitization.

26 (n) As of the initial cut-off date, the weighted average original LTV of the mortgage
 27 loans in the collateral pool was 66.66%. CWALT 2006-31CB Pros. Sup. S-5.

1 (o) "No Initial Mortgage Loan had a Loan-to-Value Ratio at origination of more than
2 100%." CWALT 2006-31CB Pros. Sup. S-30.

3 (p) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
4 2006-31CB Securitization, Deutsche presented tables of statistics about the mortgage loans in the
5 collateral pool of that securitization. Each table focused on a certain characteristic of the loans
6 (for example, current mortgage loan principal balance) and divided the loans into categories
7 based on that characteristic (for example, loans with current principal balances of \$0.01 to
8 \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented
9 various data about the loans in each category. Among these data was the "Weighted Average
10 Original Loan-to-Value Ratio." There were 13 such tables in "The Mortgage Pool" section for the
11 loans in the collateral pool. In each table, the number of categories into which the loans were
12 divided ranged from three to 34. Thus, in "The Mortgage Pool" section, Deutsche made hundreds
13 of statements about the original LTVs of the loans in the collateral pool. CWALT 2006-31CB
14 Pros. Sup. S-33 to S-41.

15 (q) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio
16 of the Initial Mortgage Loans was approximately 66.66%." CWALT 2006-31CB Pros. Sup. S-36.
17 *CWALT 2006-39CB*

18 In the prospectus supplement for the 2006-39CB Securitization, Deutsche made the
19 following statements about the LTVs of the mortgage loans in the collateral pool of that
20 securitization.

21 As of the initial cut-off date, the weighted average original LTV of the mortgage loans in
22 loan group 1 was 67.3%. CWALT 2006-39CB Pros. Sup. S-6.

23 (r) As of the initial cut-off date, the weighted average original LTV of the mortgage
24 loans in loan group 2 was 78.87%. CWALT 2006-39CB Pros. Sup. S-6.

25 (s) "No Initial Mortgage Loan in any loan group had a Loan-to-Value Ratio at
26 origination or on the closing date of more than 100.00%." CWALT 2006-39CB Pros. Sup. S-35.

27 (t) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
28 2006-39CB Securitization, Deutsche presented tables of statistics about the mortgage loans in the

collateral pool of that securitization. CWALT 2006-39CB Pros. Sup. S-38 to S-60. Each table focused on a certain characteristic of the loans (for example, current mortgage loan principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. Among these data was the "Weighted Average Original Loan-to-Value Ratio." There were 13 such tables in "The Mortgage Pool" section for the loans in loan group 1. In each table, the number of categories into which the loans were divided ranged from three to 77. Thus, in "The Mortgage Pool" section, Deutsche made hundreds of statements about the original LTVs of the loans in loan group 1. CWALT 2006-39CB Pros. Sup. S-38 to S-47.

(u) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans in loan group 1 was approximately 67.30%." CWALT 2006-39CB Pros. Sup. S-42.

(v) In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-39CB Securitization, Deutsche presented similar tables of statistics about the mortgage loans in loan group 2 of that securitization. In these tables, Deutsche similarly made hundreds of statements about the original LTVs of the loans in loan group 2. CWALT 2006-39CB Pros. Sup. S-48 to S-60.

(w) "As of the initial cut-off date, the weighted average original Loan-to-Value Ratio of the Initial Mortgage Loans in loan group 2 was approximately 78.87%." CWALT 2006-39CB Pros. Sup. S-54.

Item 62. Details of the results of the AVM analysis:

CWALT 2006-6CB

Number of loans	10,240
Number of properties on which there was enough information for the model to determine a true market value	5,268
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	2,992
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$169,802,066

1	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	721
2	Aggregate amount by which the true market values of those properties exceed their stated values	\$43,516,008
3	Number of loans with LTVs over 100%, as stated by Defendants	0
4	Number of loans with LTVs over 100%, as determined by the model	327
5	Weighted-average LTV, as stated by Defendants	67.3%
5	Weighted-average LTV, as determined by the model	77.9%

6 *CWALT 2006-19CB*

7	Number of loans	7,232
8	Number of properties on which there was enough information for the model to determine a true market value	3,969
9	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	2,333
10	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$132,934,823
11	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	499
12	Aggregate amount by which the true market values of those properties exceed their stated values	\$30,337,277
13	Number of loans with LTVs over 100%, as stated by Defendants	0
14	Number of loans with LTVs over 100%, as determined by the model	296
15	Weighted-average LTV, as stated by Defendants	70.7%
16	Weighted-average LTV, as determined by the model	77.8%

17 *CWALT 2006-25CB*

18	Number of loans	2,395
19	Number of properties on which there was enough information for the model to determine a true market value	1,376
20	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	807
21	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$44,757,784
22	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	166
23	Aggregate amount by which the true market values of those properties exceed their stated values	\$10,522,560
24	Number of loans with LTVs over 100%, as stated by Defendants	0
25	Number of loans with LTVs over 100%, as determined by the model	70
26	Weighted-average LTV, as stated by Defendants	67.8%
27	Weighted-average LTV, as determined by the model	74.4%

1 *CWALT 2006-31CB*

2	Number of loans	4,262
3	Number of properties on which there was enough information for the model to determine a true market value	2,245
4	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,328
5	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$81,362,533
6	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	315
7	Aggregate amount by which the true market values of those properties exceed their stated values	\$18,572,529
8	Number of loans with LTVs over 100%, as stated by Defendants	0
9	Number of loans with LTVs over 100%, as determined by the model	143
10	Weighted-average LTV, as stated by Defendants	66.7%
11	Weighted-average LTV, as determined by the model	74.2%

12 *CWALT 2006-39CB*

13	Number of loans	2,857
14	Number of properties on which there was enough information for the model to determine a true market value	2,138
15	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	1,354
16	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$82,141,819
17	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	265
18	Aggregate amount by which the true market values of those properties exceed their stated values	\$15,554,558
19	Number of loans with LTVs over 100%, as stated by Defendants	0
20	Number of loans with LTVs over 100%, as determined by the model	201
21	Weighted-average LTV, as stated by Defendants	67.3%
22	Weighted-average LTV, as determined by the model	69.3%

23 **Item 65. Evidence from subsequent sales of refinanced properties:**24 *CWALT 2006-6CB*

25 Of the 10,240 mortgage loans in the collateral pool, 4,306 were taken out to refinance,
 26 rather than to purchase, properties. For those 4,306 loans, the value (denominator) in the LTV
 27 was an appraised value rather than a sale price. Of those 4,306 properties, 398 were subsequently
 28 sold for a total of approximately \$108,502,079. The total value ascribed to those same properties

1 in the LTV data reported in the prospectus supplements and other documents sent to the Bank
2 was \$140,030,305. Thus, those properties were sold for 77.5% of the value ascribed to them, a
3 difference of 22.5%. This difference cannot be accounted for by declines in house prices in the
4 areas in which those properties were located.

5 *CWALT 2006-19CB*

6 Of the 7,232 mortgage loans in the collateral pool, 2,709 were taken out to refinance,
7 rather than to purchase, properties. For those 2,709 loans, the value (denominator) in the LTV
8 was an appraised value rather than a sale price. Of those 2,709 properties, 262 were subsequently
9 sold for a total of approximately \$74,612,580. The total value ascribed to those same properties in
10 the LTV data reported in the prospectus supplements and other documents sent to the Bank was
11 \$96,649,333. Thus, those properties were sold for 77.2% of the value ascribed to them, a
12 difference of 22.8%. This difference cannot be accounted for by declines in house prices in the
13 areas in which those properties were located.

14 *CWALT 2006-25CB*

15 Of the 2,395 mortgage loans in the collateral pool, 1,225 were taken out to refinance,
16 rather than to purchase, properties. For those 1,225 loans, the value (denominator) in the LTV
17 was an appraised value rather than a sale price. Of those 1,225 properties, 86 were subsequently
18 sold for a total of approximately \$25,468,677. The total value ascribed to those same properties in
19 the LTV data reported in the prospectus supplements and other documents sent to the Bank was
20 \$32,235,300. Thus, those properties were sold for 79.0% of the value ascribed to them, a
21 difference of 21.0%. This difference cannot be accounted for by declines in house prices in the
22 areas in which those properties were located.

23 *CWALT 2006-31CB*

24 Of the 4,262 mortgage loans in the collateral pool, 1,694 were taken out to refinance,
25 rather than to purchase, properties. For those 1,694 loans, the value (denominator) in the LTV
26 was an appraised value rather than a sale price. Of those 1,694 properties, 155 were subsequently
27 sold for a total of approximately \$42,644,642. The total value ascribed to those same properties in
28 the LTV data reported in the prospectus supplements and other documents sent to the Bank was

\$60,755,887. Thus, those properties were sold for 70.2% of the value ascribed to them, a difference of 29.8%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

CWALT 2006-6CB

- (a) Minimum number of properties with additional liens: 525
- (b) Total reduction in equity from additional liens: \$35,461,691
- (c) Weighted-average reduction in equity from additional liens: 70.1%

CWALT 2006-19CB

- (a) Minimum number of properties with additional liens: 365
- (b) Total reduction in equity from additional liens: \$24,792,315
- (d) Weighted-average reduction in equity from additional liens: 66.1%

CWALT 2006-25CB

- (a) Minimum number of properties with additional liens: 85
- (b) Total reduction in equity from additional liens: \$6,732,465
- (e) Weighted-average reduction in equity from additional liens: 55.8%

Item 82. Untrue or misleading statements about compliance with USPAP:

In each of the prospectus supplements for the Underlying Securitizations, Deutsche made statements about the appraisals of the properties that secured the mortgage loans originated by Countrywide Home Loans, Inc.: "All appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." CWALT 2006-6CB Pros. Sup. S-60, CWALT 2006-19CB Pros. Sup. S-46, CWALT 2006-25CB Pros. Sup. S-40, CWALT 2006-31CB Pros. Sup. S-47, and CWALT 2006-39CB Pros. Sup. S-66.

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

CWALT 2006-6CB

1 In the prospectus supplement for the CWALT 2006-6CB Securitization, Deutsche made
 2 the following statements about the occupancy status of the properties that secured the mortgage
 3 loans in the collateral pool of that securitization.

4 (x) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
 5 2006-6CB Securitization, described in Item 52, Deutsche presented a table entitled "Occupancy
 6 Types." This table divided the mortgage loans in loan group 1 of that securitization into the
 7 categories "Primary Residence," "Investment Property," and "Secondary Residence." The table
 8 made untrue and misleading statements about the number of mortgage loans, the aggregate
 9 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 10 of these categories. CWALT 2006-6CB Pros. Sup. S-43.

11 (y) In the "Occupancy Types" table, Deutsche stated that 90.99% of the mortgage
 12 loans in loan group 1 of the CWALT 2006-6CB Securitization were secured by a "Primary
 13 Residence," 4.11% by an "Investment Property," and 4.91% by a "Secondary Residence."
 14 CWALT 2006-6CB Pros. Sup. S-43.

15 (z) In "The Mortgage Pool" section of the prospectus supplement for the CWALT
 16 2006-6CB Securitization, Deutsche presented another table entitled "Occupancy Types." This
 17 table divided the mortgage loans in loan group 2 of that securitization into the categories
 18 "Primary Residence," "Investment Property," and "Secondary Residence." The table made untrue
 19 and misleading statements about the number of mortgage loans, the aggregate principal balance
 20 outstanding, and the percent of aggregate principal balance outstanding in each of these
 21 categories. CWALT 2006-6CB Pros. Sup. S-52.

22 (aa) In the "Occupancy Types" table, Deutsche stated that 89.51% of the mortgage
 23 loans in loan group 2 of the CWALT 2006-6CB Securitization were secured by a "Primary
 24 Residence," 5.26% by an "Investment Property," and 5.22% by a "Secondary Residence."
 25 CWALT 2006-6CB Pros. Sup. S-52.

26 *CWALT 2006-19CB*

27

28

1 In the prospectus supplement for the CWALT 2006-19CB Securitization, Deutsche made
 2 the following statements about the occupancy status of the properties that secured the mortgage
 3 loans in the collateral pool of that securitization.

4 In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-
 5 19CB Securitization, described in Item 52, Deutsche presented a table entitled "Occupancy
 6 Types." This table divided the mortgage loans in the collateral pool of that securitization into the
 7 categories "Primary Residence," "Investment Property," and "Secondary Residence." The table
 8 made untrue and misleading statements about the number of mortgage loans, the aggregate
 9 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 10 of these categories. CWALT 2006-19CB Pros. Sup. S-39.

11 (bb) In the "Occupancy Types" table, Deutsche stated that 90.97% of the mortgage
 12 loans in the collateral pool of the CWALT 2006-19CB Securitization were secured by a "Primary
 13 Residence," 5.08% by an "Investment Property," and 3.95% by a "Secondary Residence."
 14 CWALT 2006-19CB Pros. Sup. S-39.

15 *CWALT 2006-25CB*

16 In the prospectus supplement for the CWALT 2006-25CB Securitization, Deutsche made
 17 the following statements about the occupancy status of the properties that secured the mortgage
 18 loans in the collateral pool of that securitization.

19 In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-
 20 25CB Securitization, described in Item 52, Deutsche presented a table entitled "Occupancy
 21 Types." This table divided the mortgage loans in the collateral pool of that securitization into the
 22 categories "Primary Residence," "Investment Property," and "Secondary Residence." The table
 23 made untrue and misleading statements about the number of mortgage loans, the aggregate
 24 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 25 of these categories. CWALT 2006-25CB Pros. Sup. S-34.

26 (cc) In the "Occupancy Types" table, Deutsche stated that 89.84% of the mortgage
 27 loans in the collateral pool of the CWALT 2006-25CB Securitization were secured by a "Primary
 28

1 Residence," 4.54% by an "Investment Property," and 5.62% by a "Secondary Residence."

2 CWALT 2006-25CB Pros. Sup. S-34.

3 *CWALT 2006-31CB*

4 In the prospectus supplement for the CWALT 2006-31CB Securitization, Deutsche made
5 the following statements about the occupancy status of the properties that secured the mortgage
6 loans in the collateral pool of that securitization.

7 In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-
8 31CB Securitization, described in Item 52, Deutsche presented a table entitled "Occupancy
9 Types." This table divided all of the mortgage loans in the collateral pool of that securitization
10 into the categories "Primary Residence," "Investment Property," and "Secondary Residence." The
11 table made untrue and misleading statements about the number of mortgage loans, the aggregate
12 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
13 of these categories. CWALT 2006-31CB Pros. Sup. S-39.

14 (dd) In the "Occupancy Types" table, Deutsche stated that 86.24% of all of the
15 mortgage loans in the collateral pool of that securitization were secured by a "Primary
16 Residence," 7.84% by an "Investment Property," and 5.92% by a "Secondary Residence."
17 CWALT 2006-31CB Pros. Sup. S-39.

18 *CWALT 2006-39CB*

19 In the prospectus supplement for the CWALT 2006-39CB Securitization, Deutsche made
20 the following statements about the occupancy status of the properties that secured the mortgage
21 loans in the collateral pool of that securitization.

22 In "The Mortgage Pool" section of the prospectus supplement for the CWALT 2006-
23 39CB Securitization, described in Item 52, Deutsche presented a table entitled "Occupancy
24 Types." This table divided the mortgage loans in loan group 1 of that securitization into the
25 categories "Primary Residence," "Investment Property," and "Secondary Residence." The table
26 made untrue and misleading statements about the number of mortgage loans, the aggregate
27 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
28 of these categories. CWALT 2006-39CB Pros. Sup. S-45.